

118, 120, 122 = optional

Figure 1

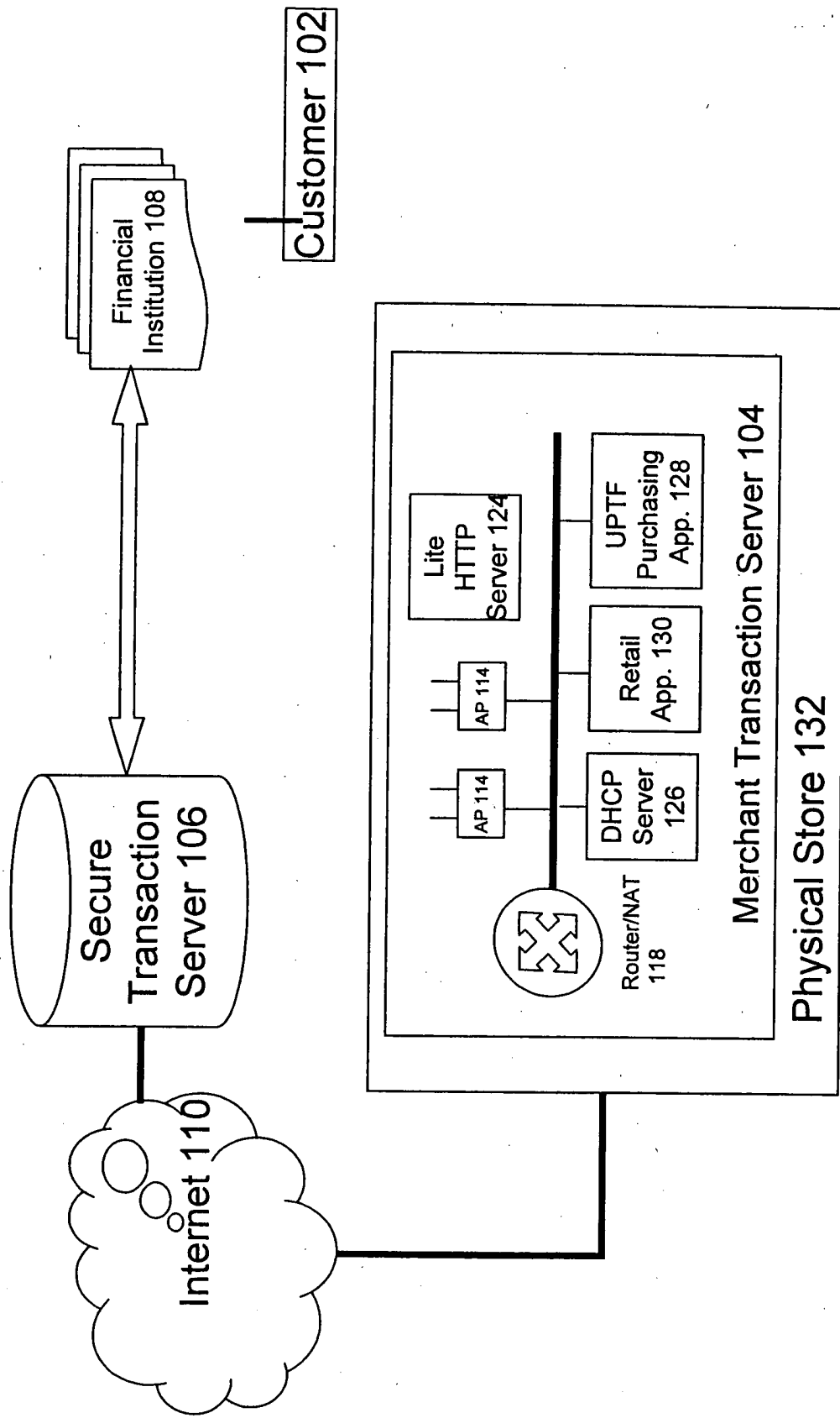


Figure 2

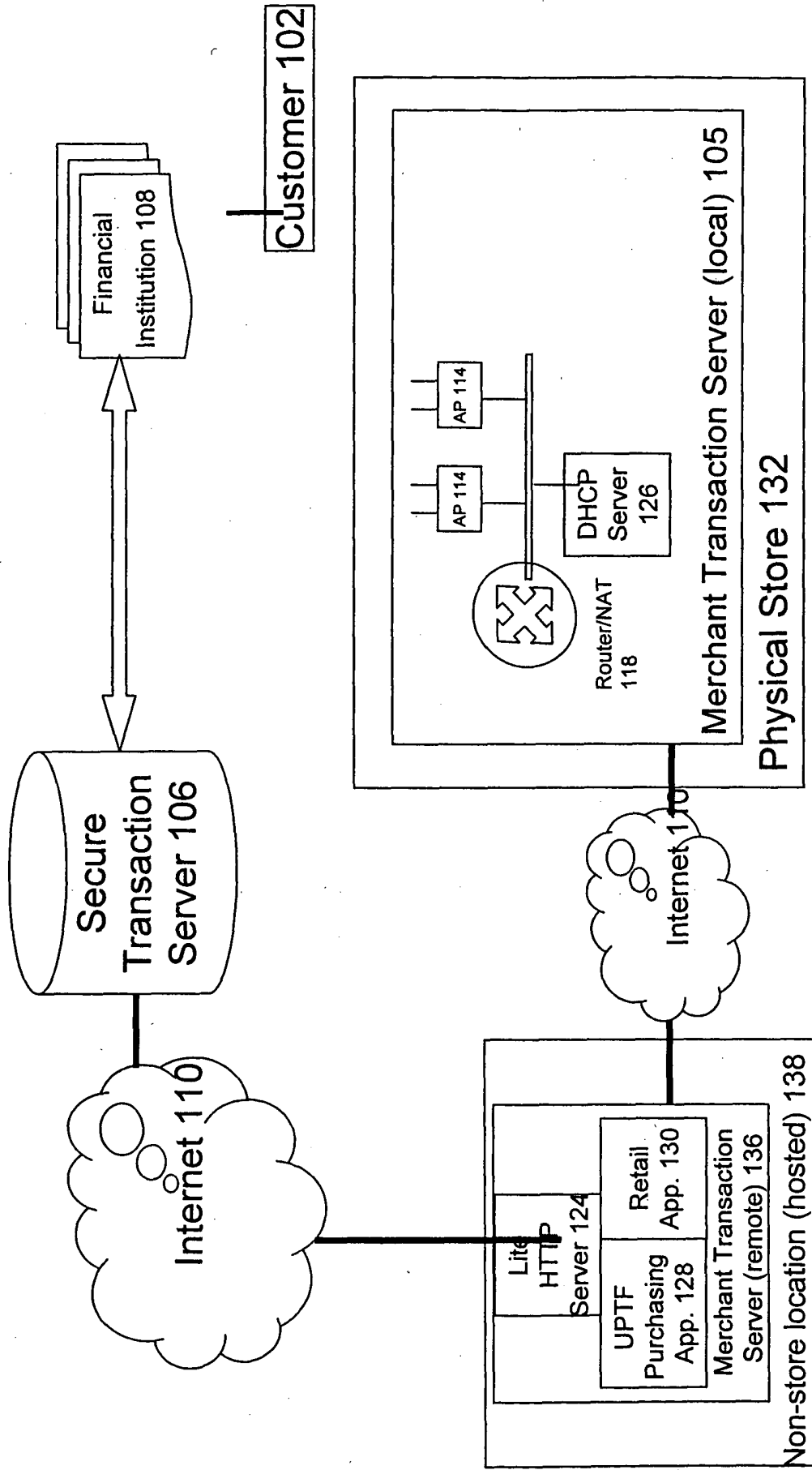


Figure 3

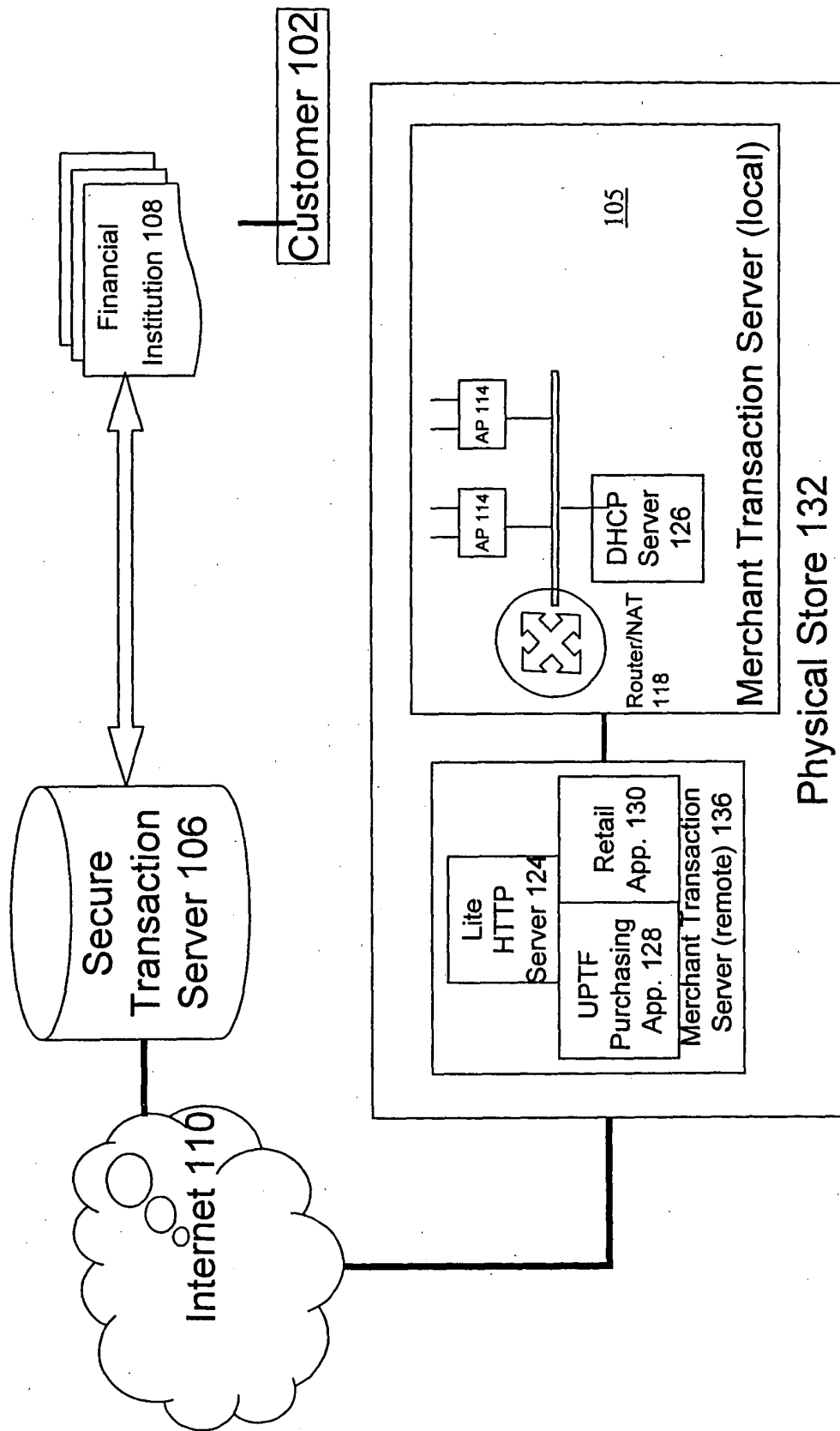


Figure 4

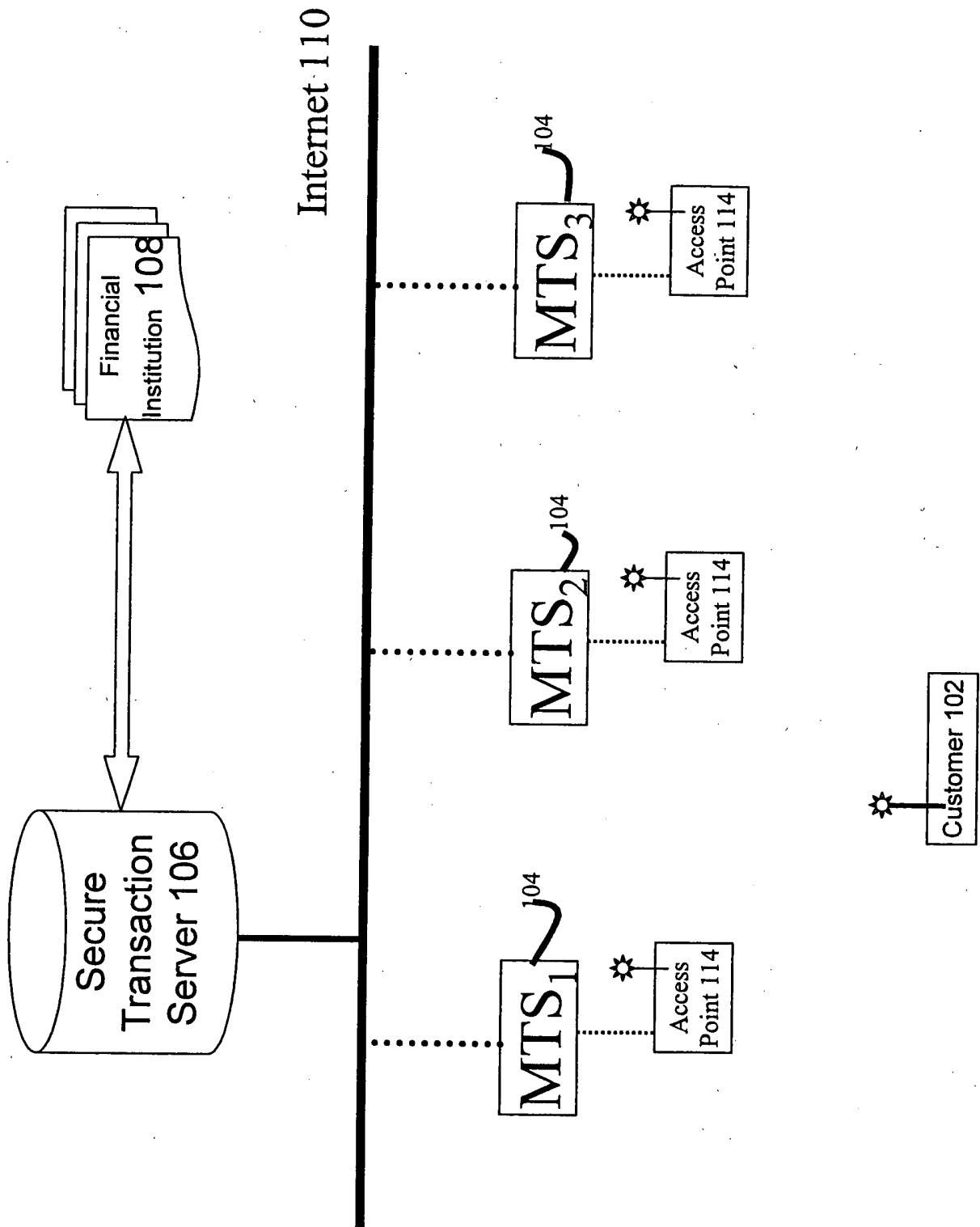


Figure 5

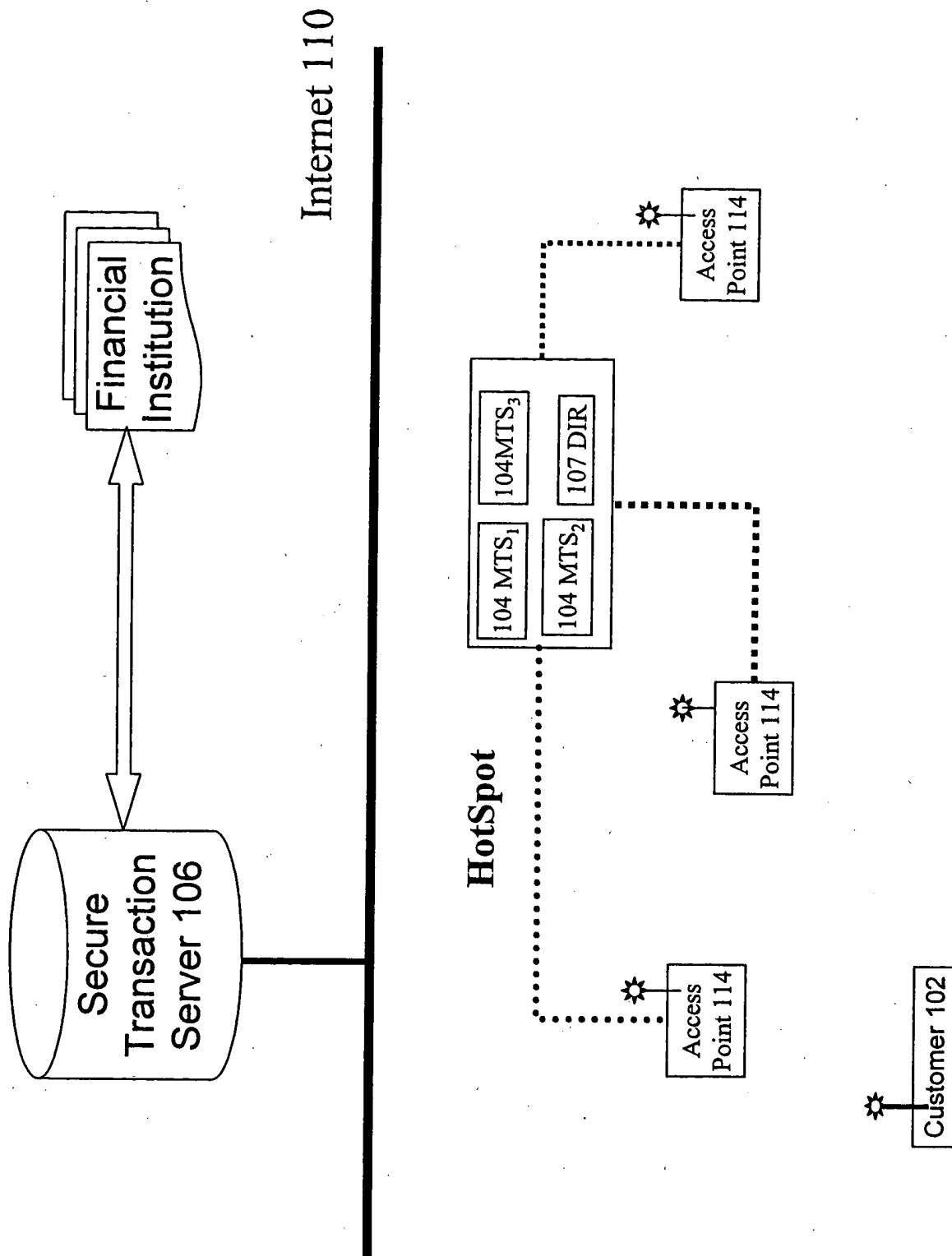


Figure 6

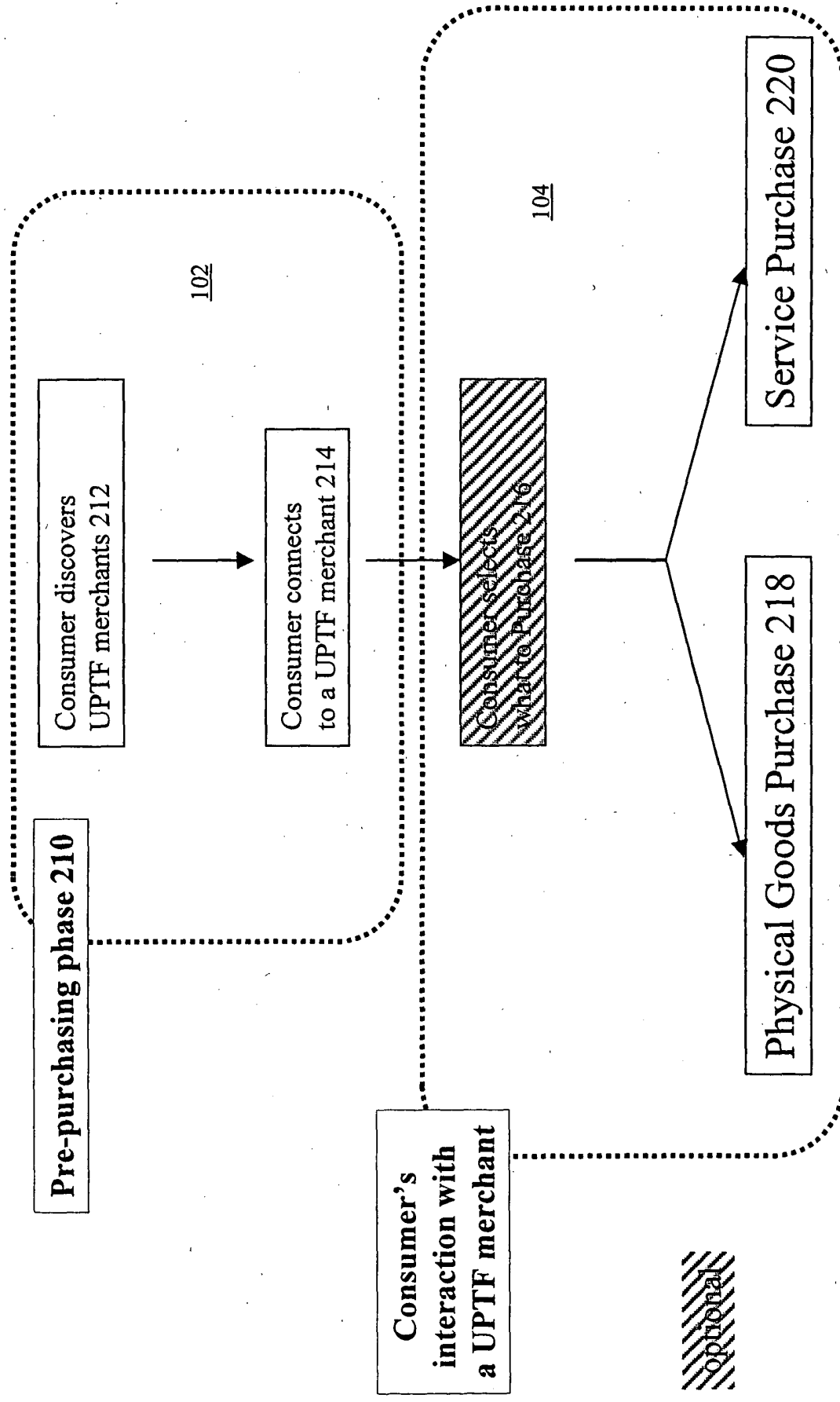
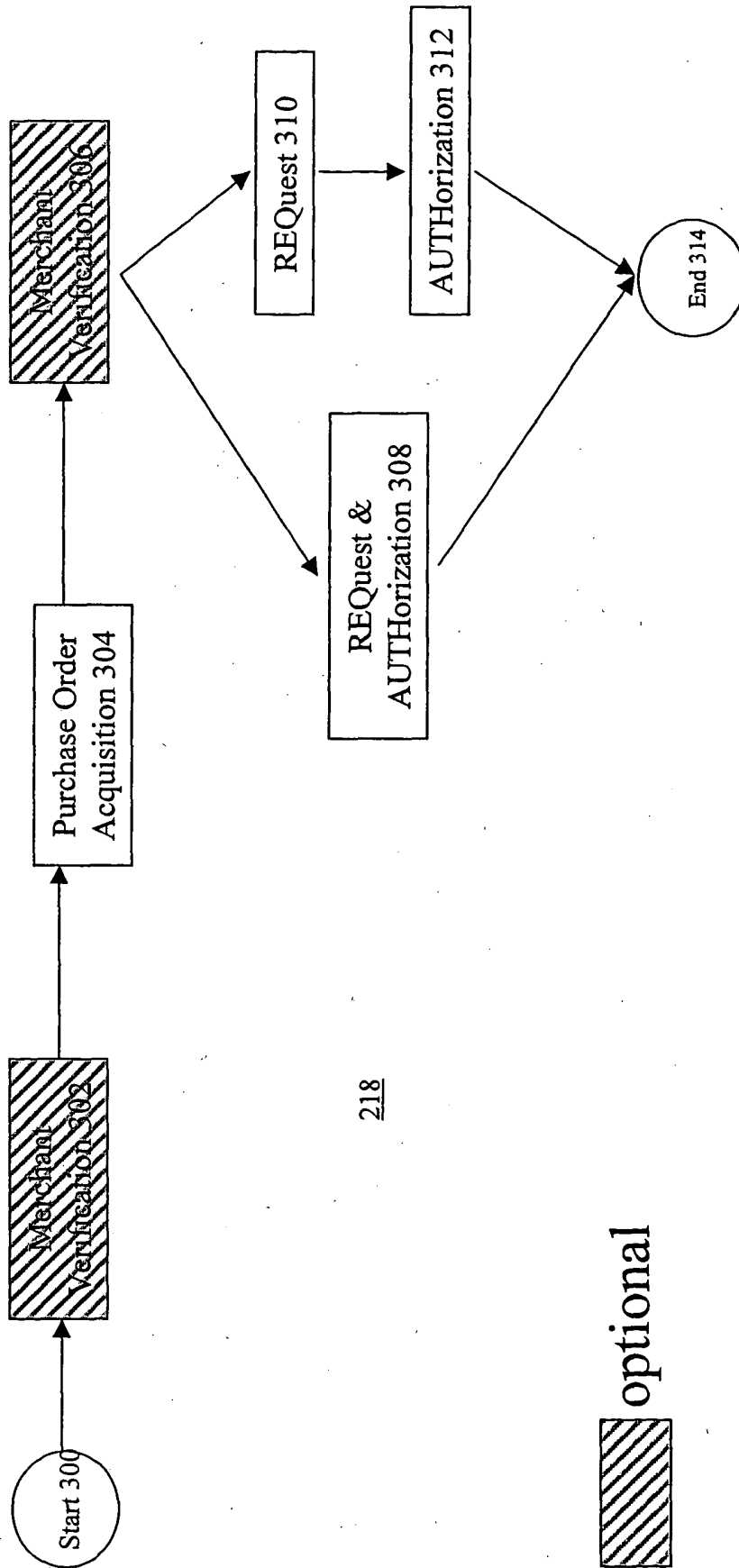


Figure 7



218

optional

Figure 8

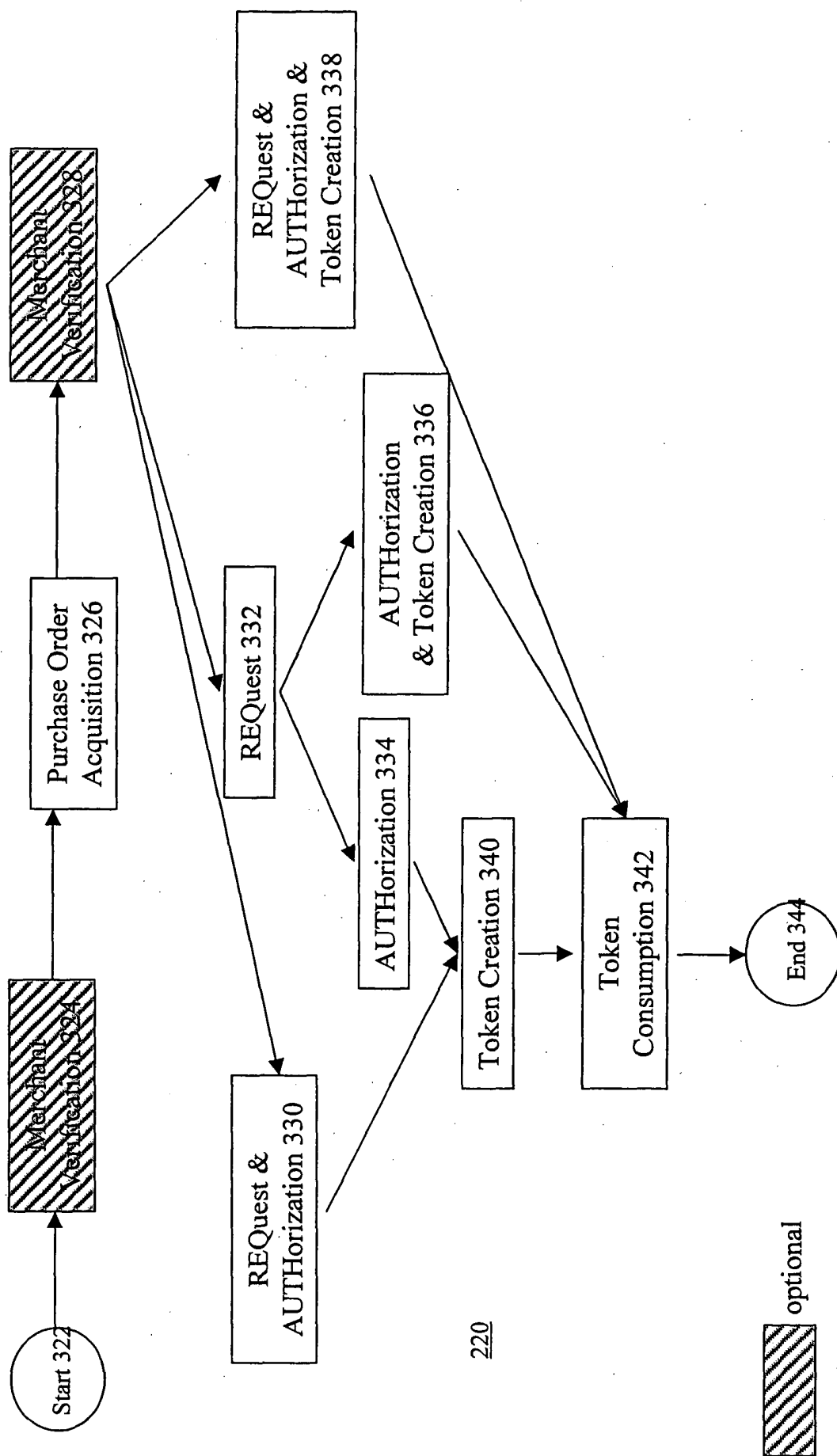
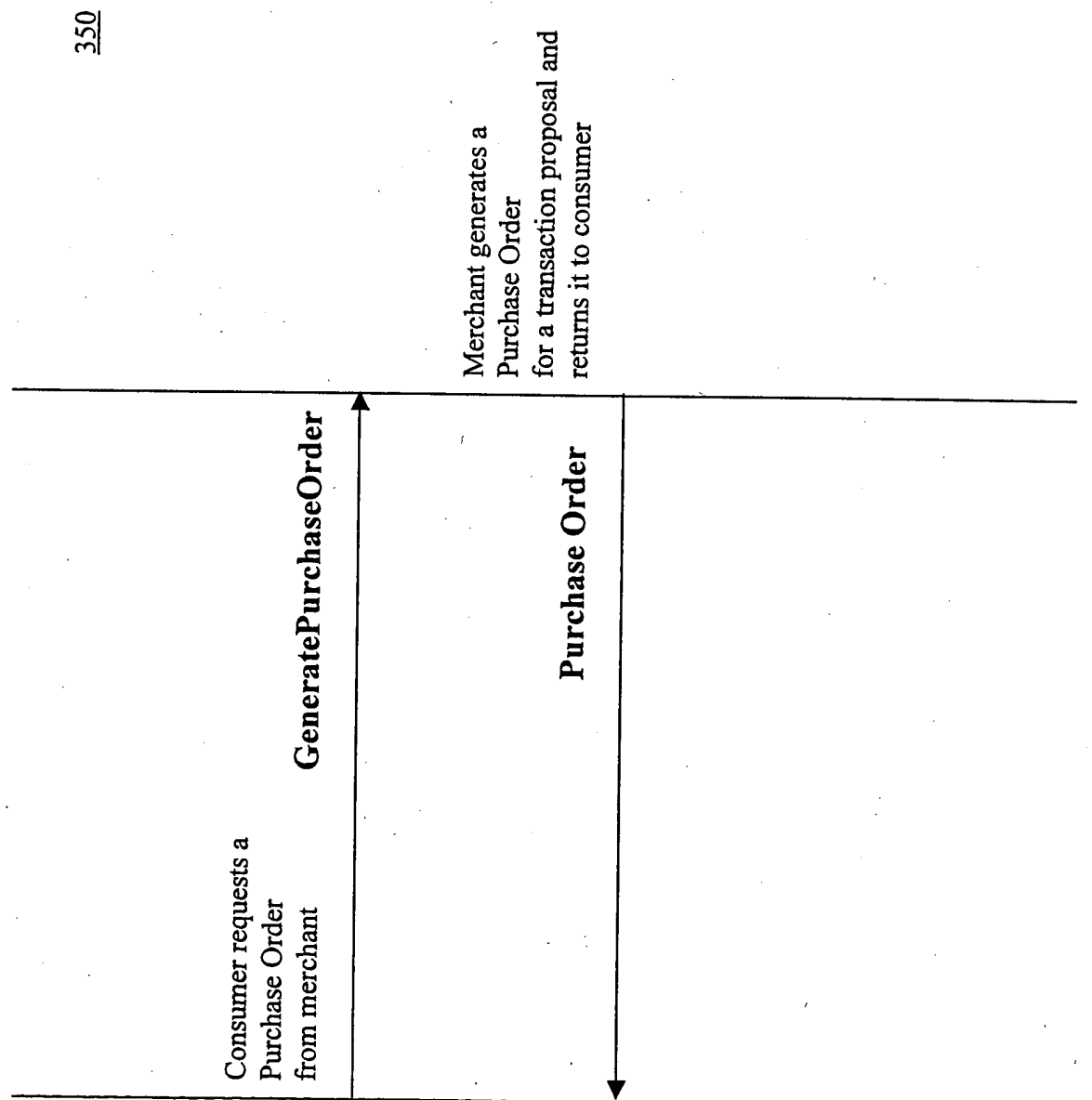


Figure 9

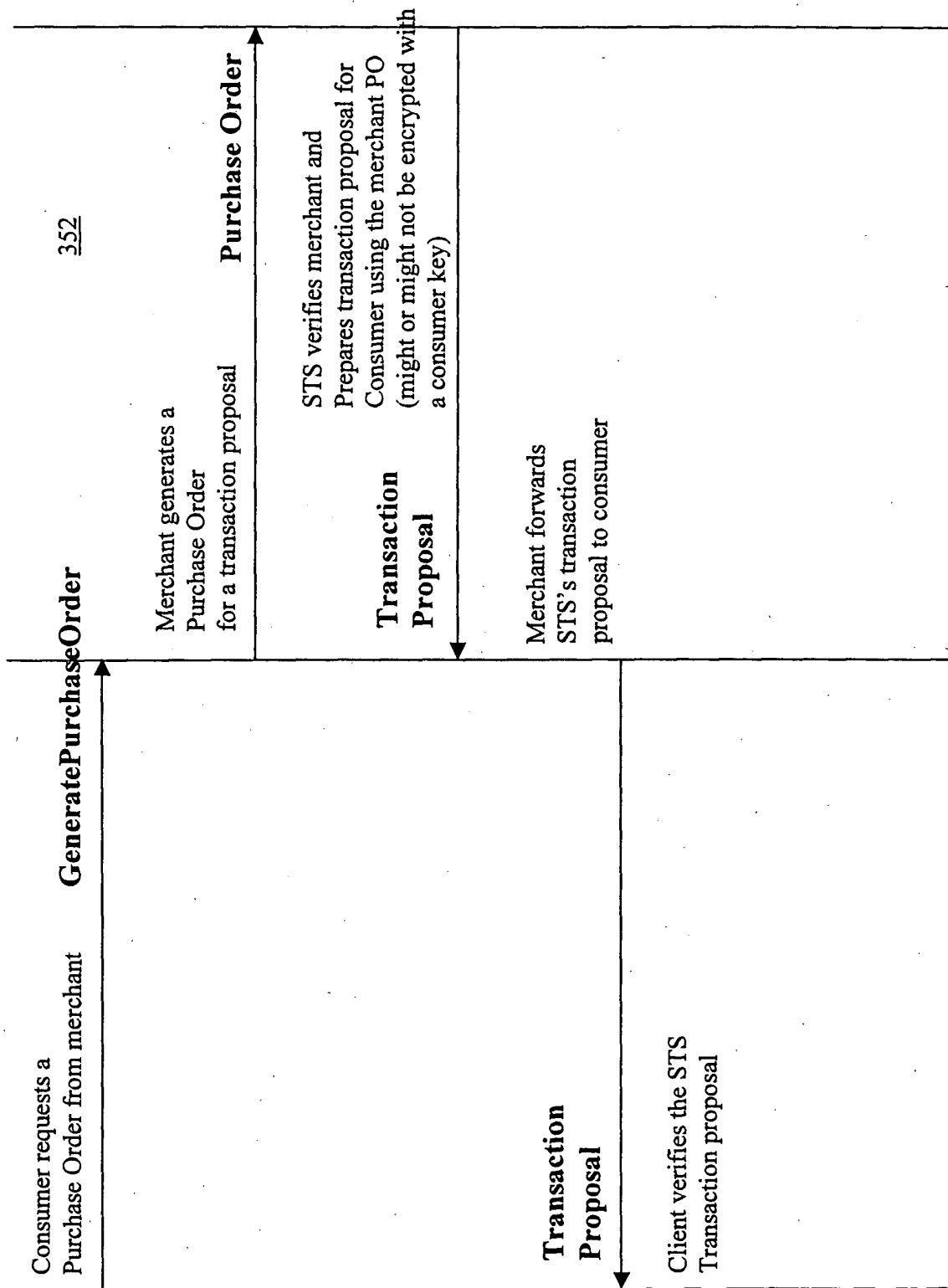
Consumer 102 Merchant 104 STS 106



350

Purchase Order Acquisition - Direct Purchase Order Exchange

Figure 10



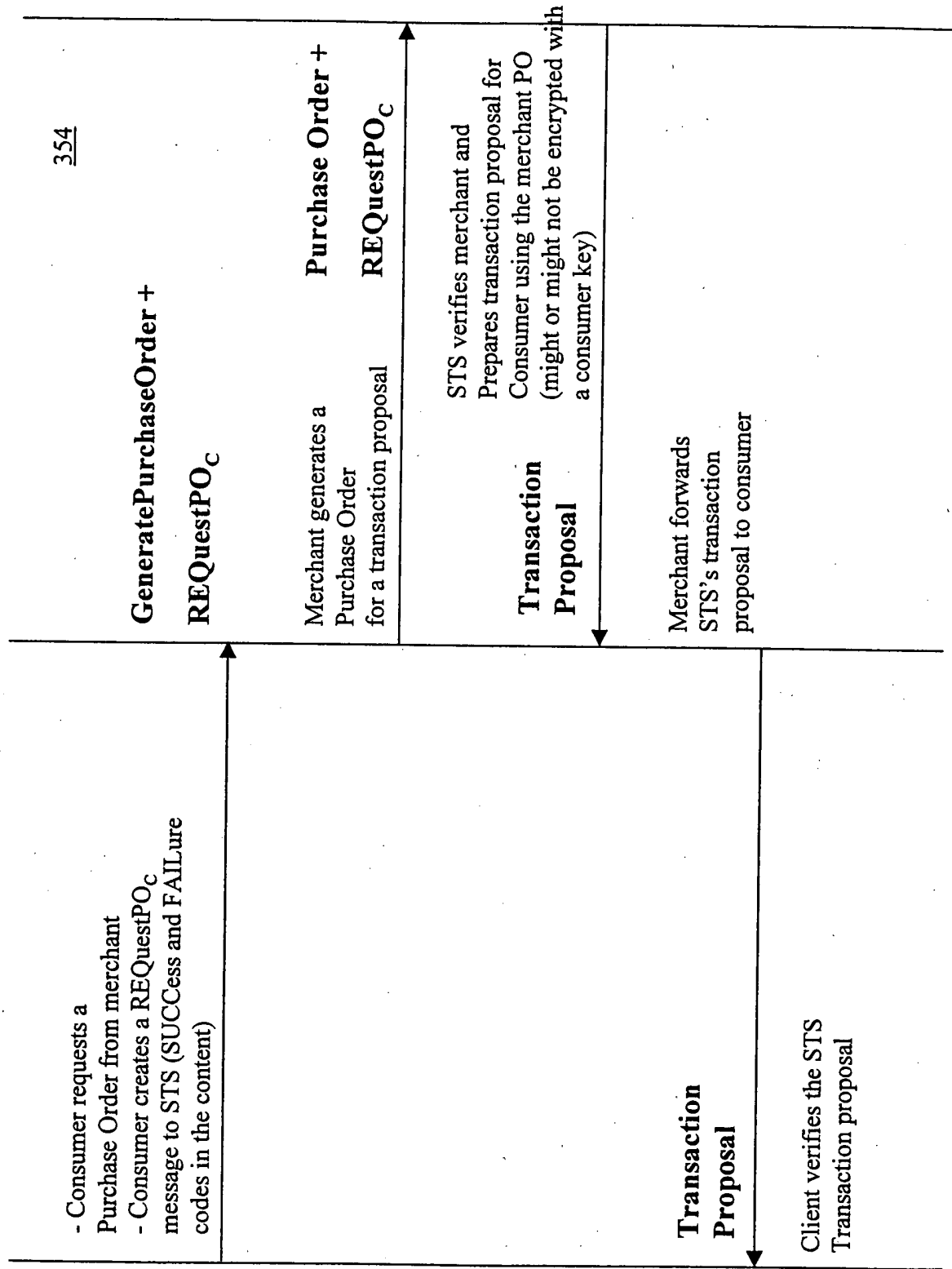
Purchase Order Acquisition –
Purchase Order Request

Figure 11

Consumer 102

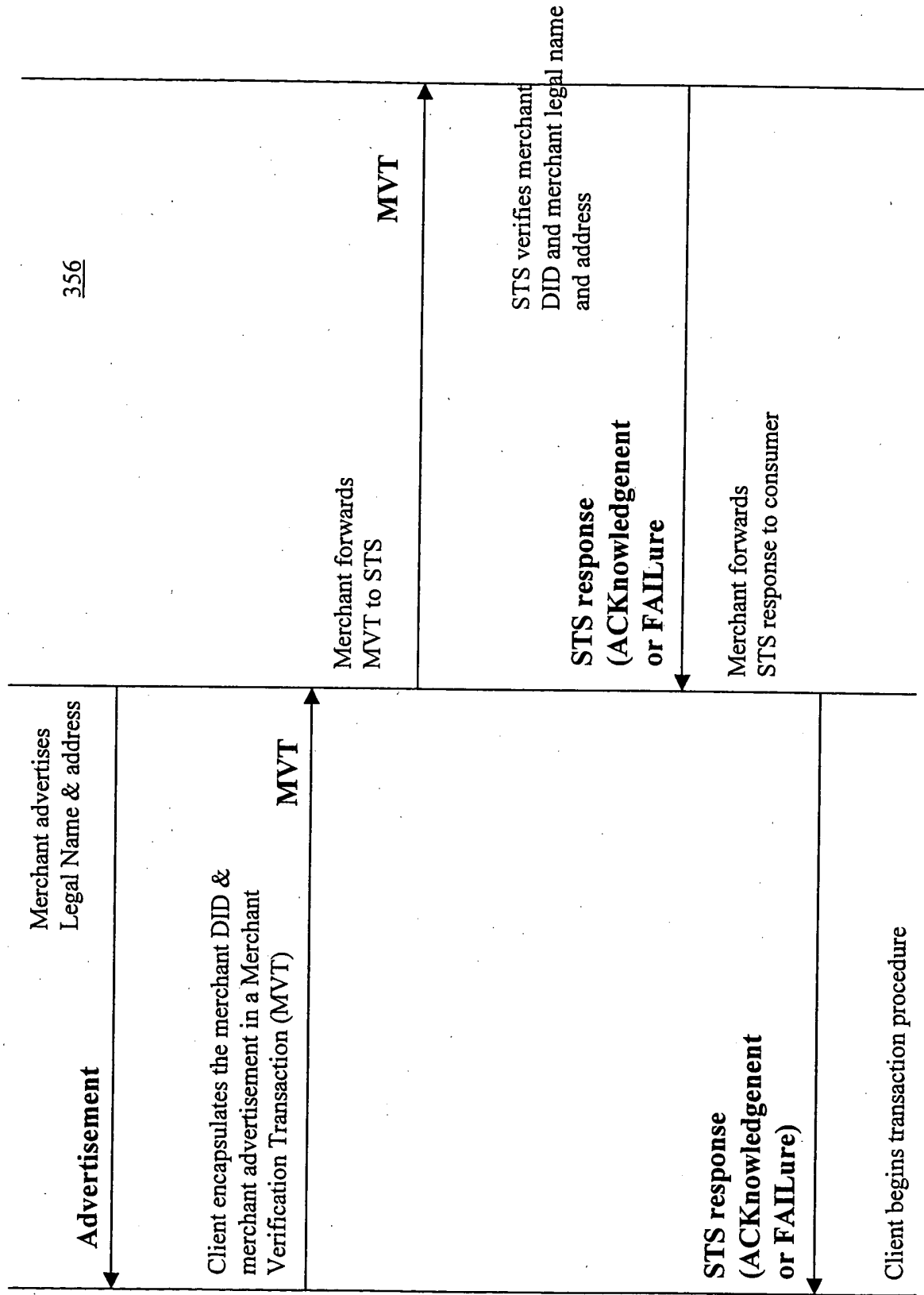
Merchant 104

STS 106



Purchase Order Acquisition – Purchase Order Request from STS

Figure 12



Merchant Verification

Figure 13

Consumer 102

Merchant 104

STS 106

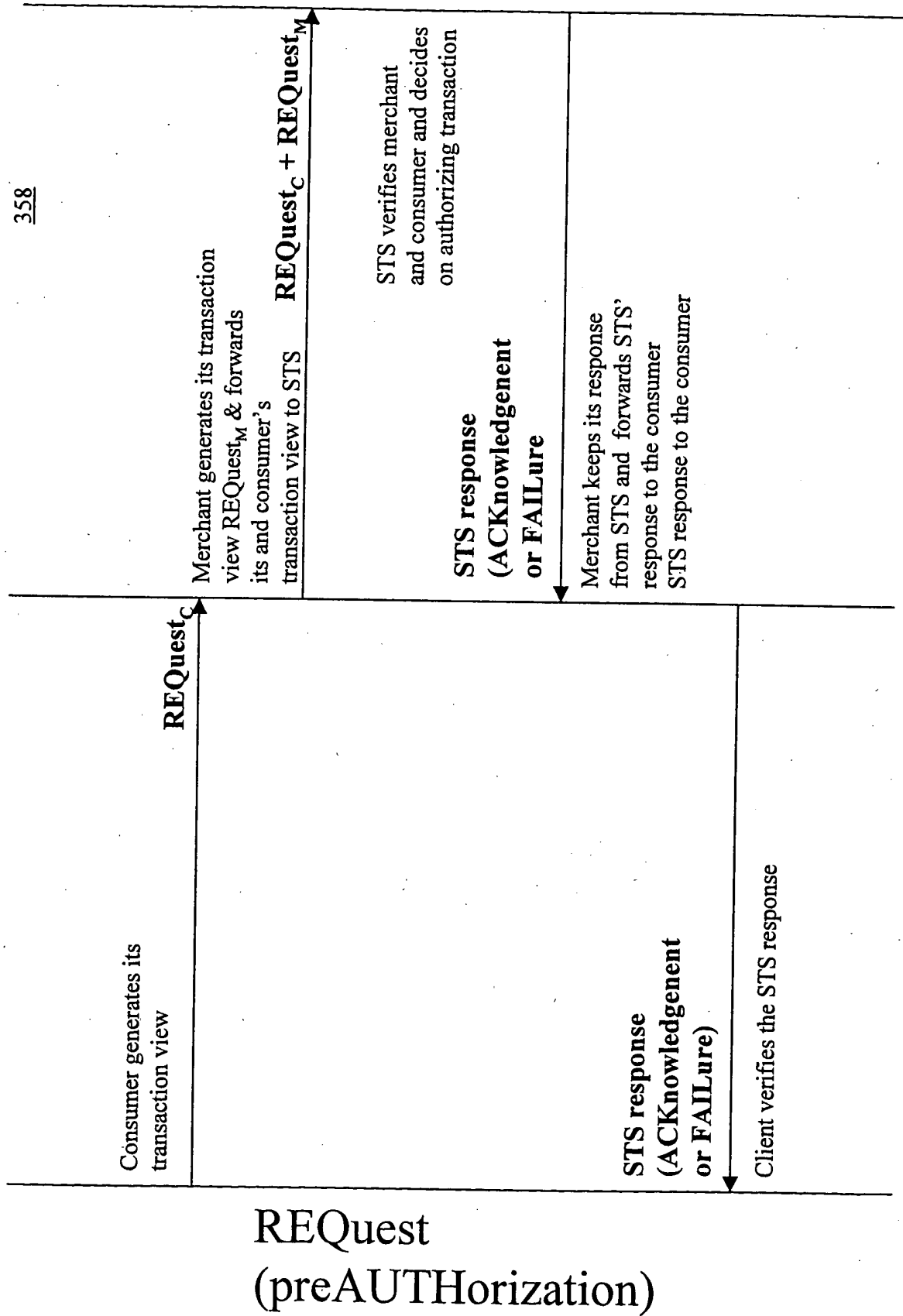


Figure 14

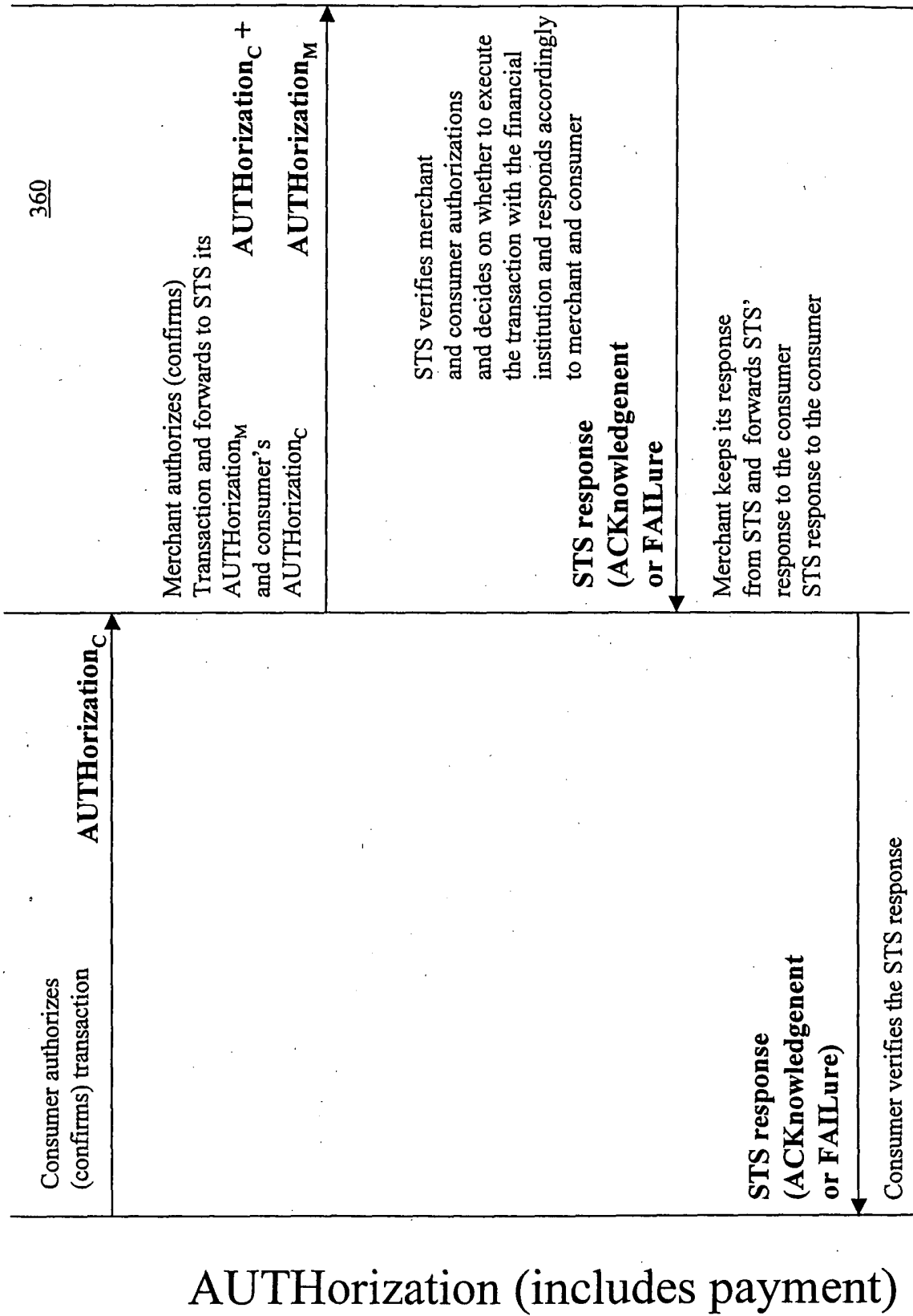
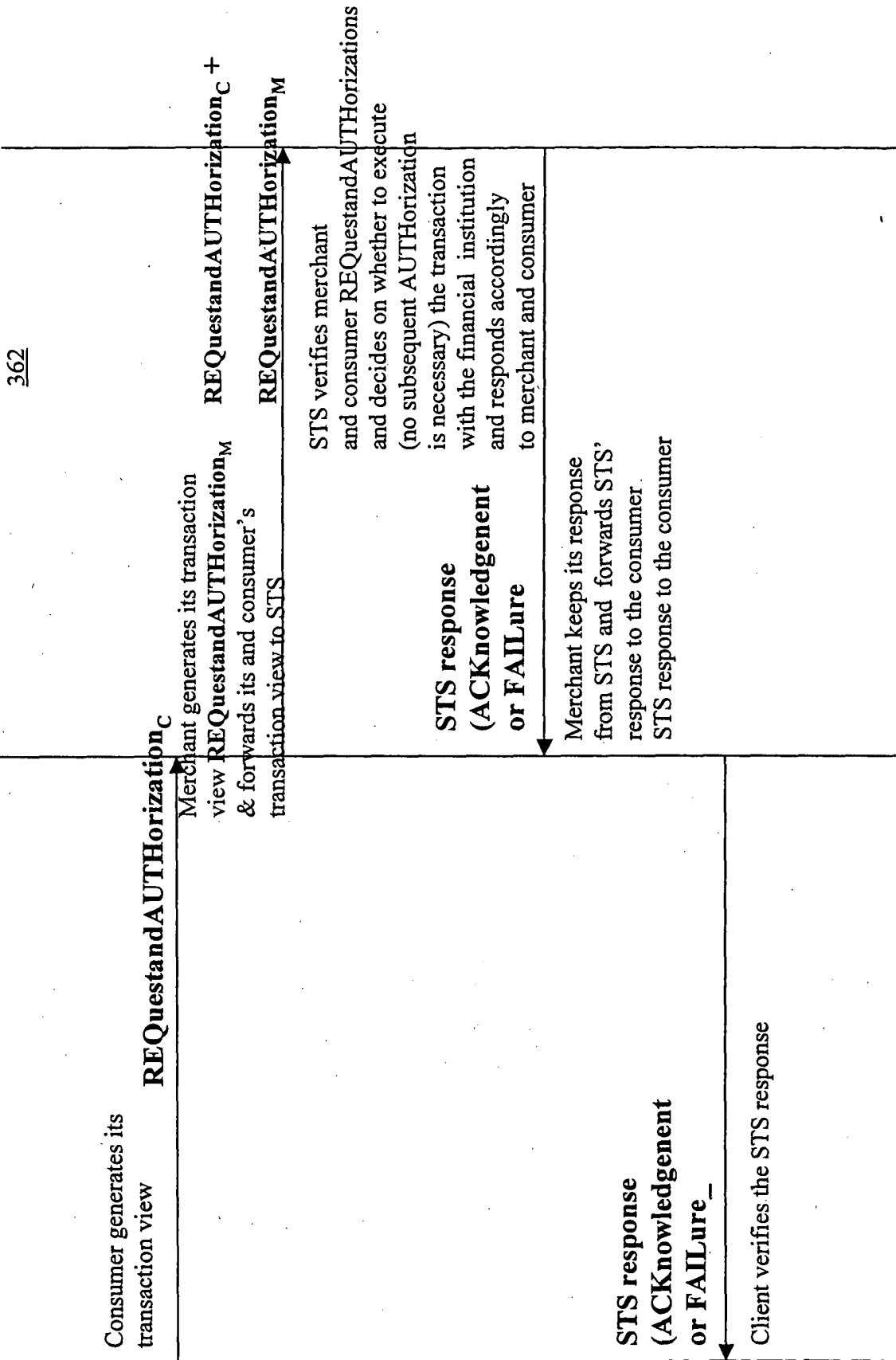


Figure 15

Consumer 102

Merchant 104

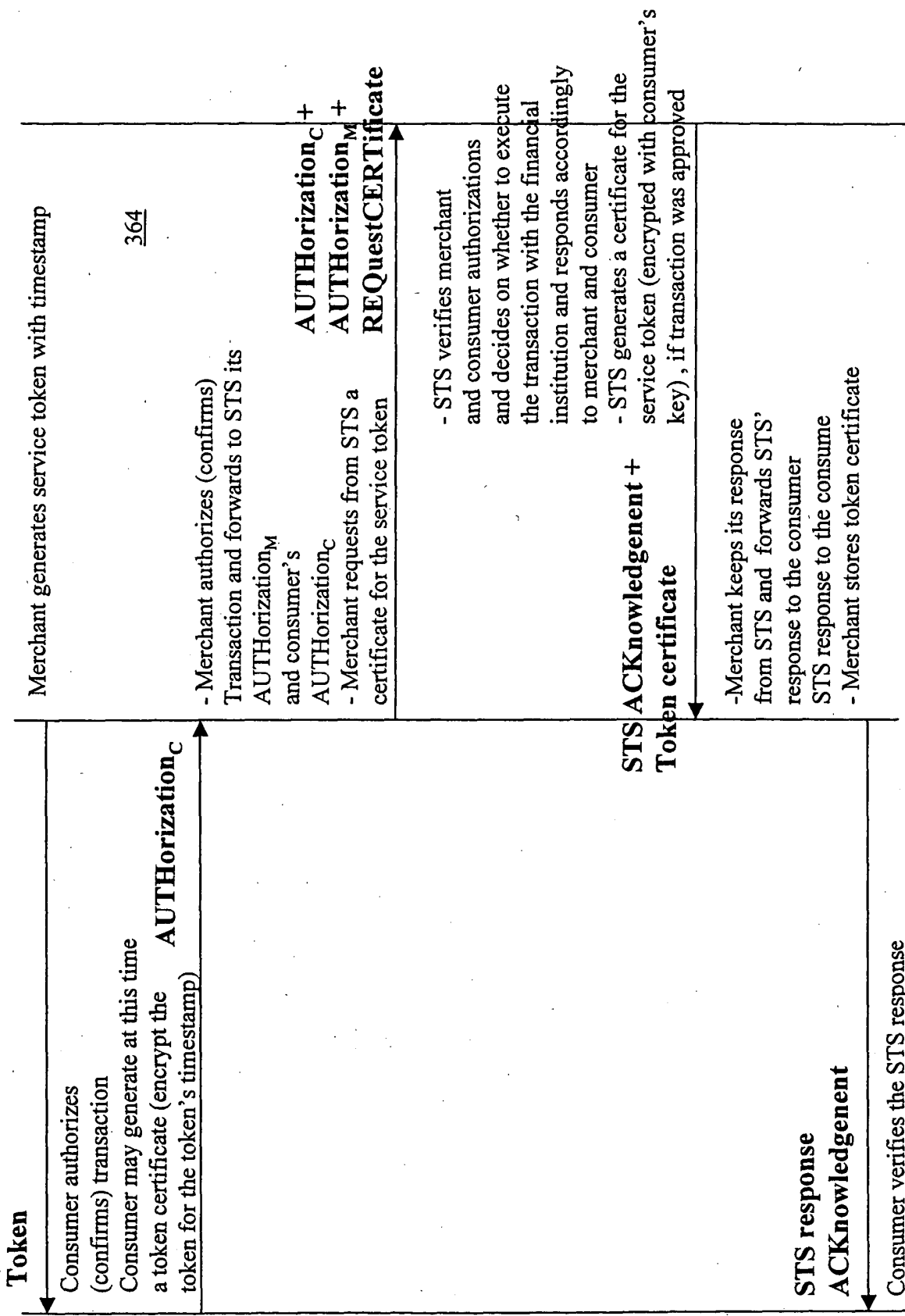
STS 106



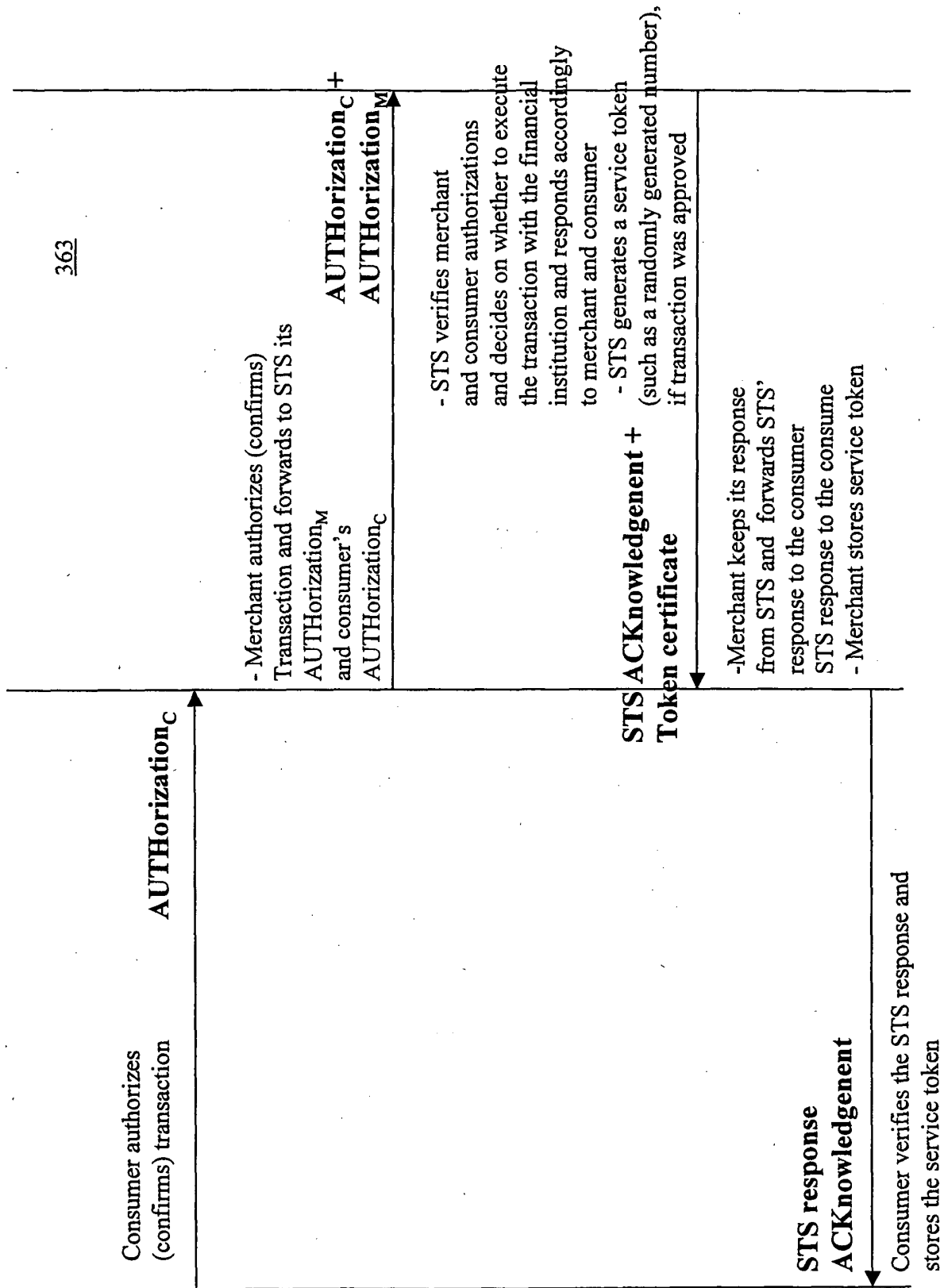
Single step

REQuest and AUTHorization (includes payment)

Figure 16



Token Creation and AUTHorization



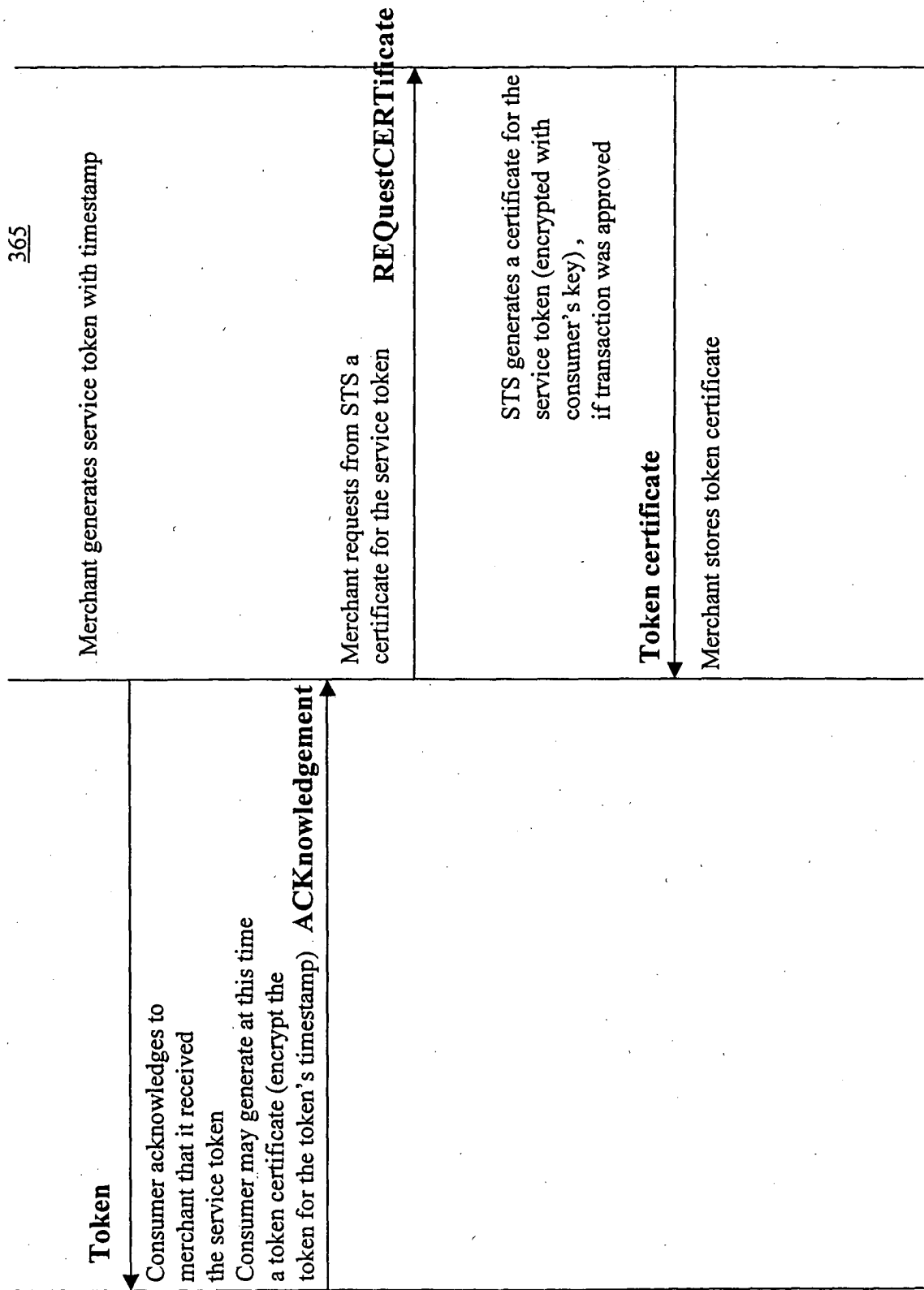
Token Creation and AUTHorization

Figure 18

Consumer 102

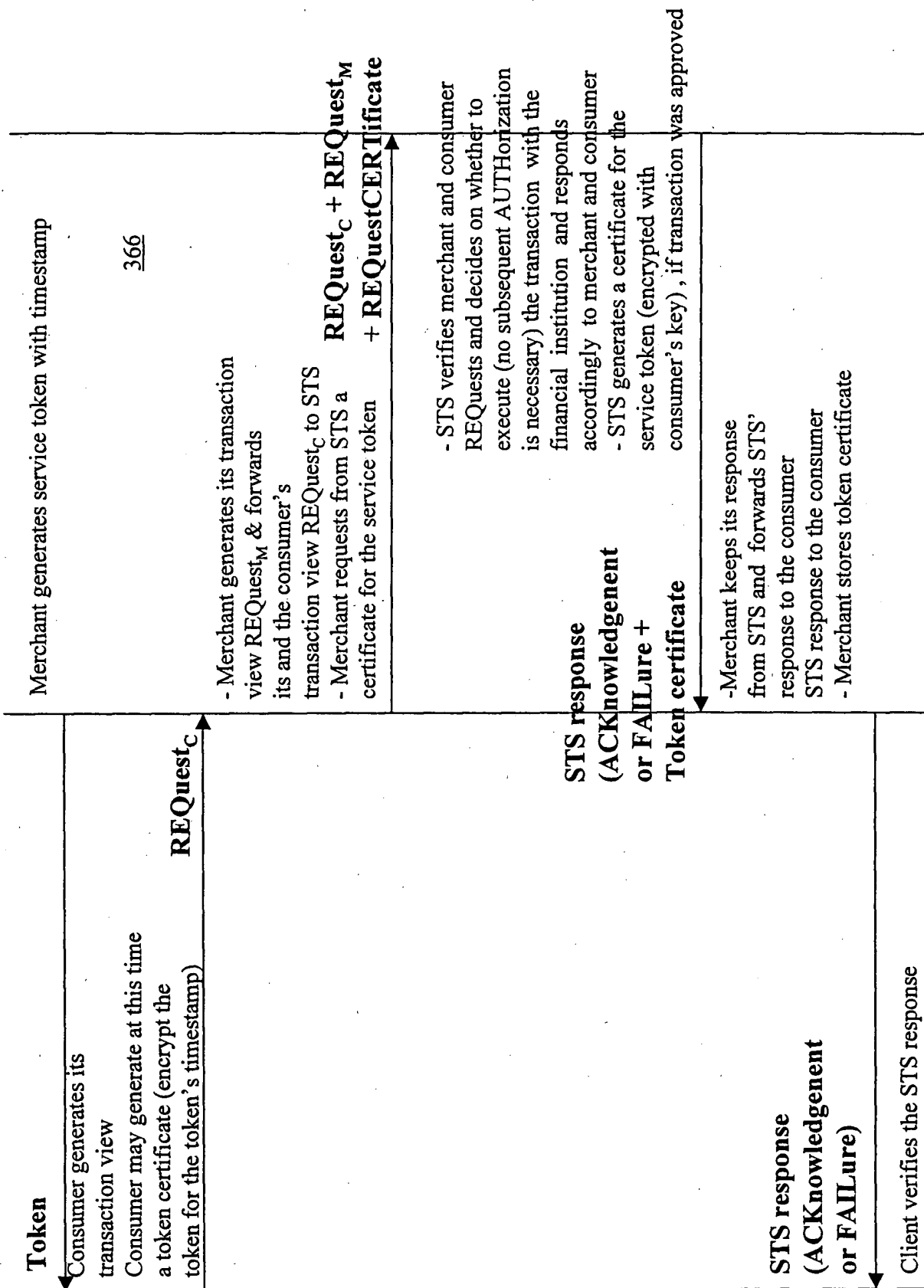
Merchant 104

STS 106



Token Creation

Figure 19



Single step REQuest, AUTHorization and Token Creation

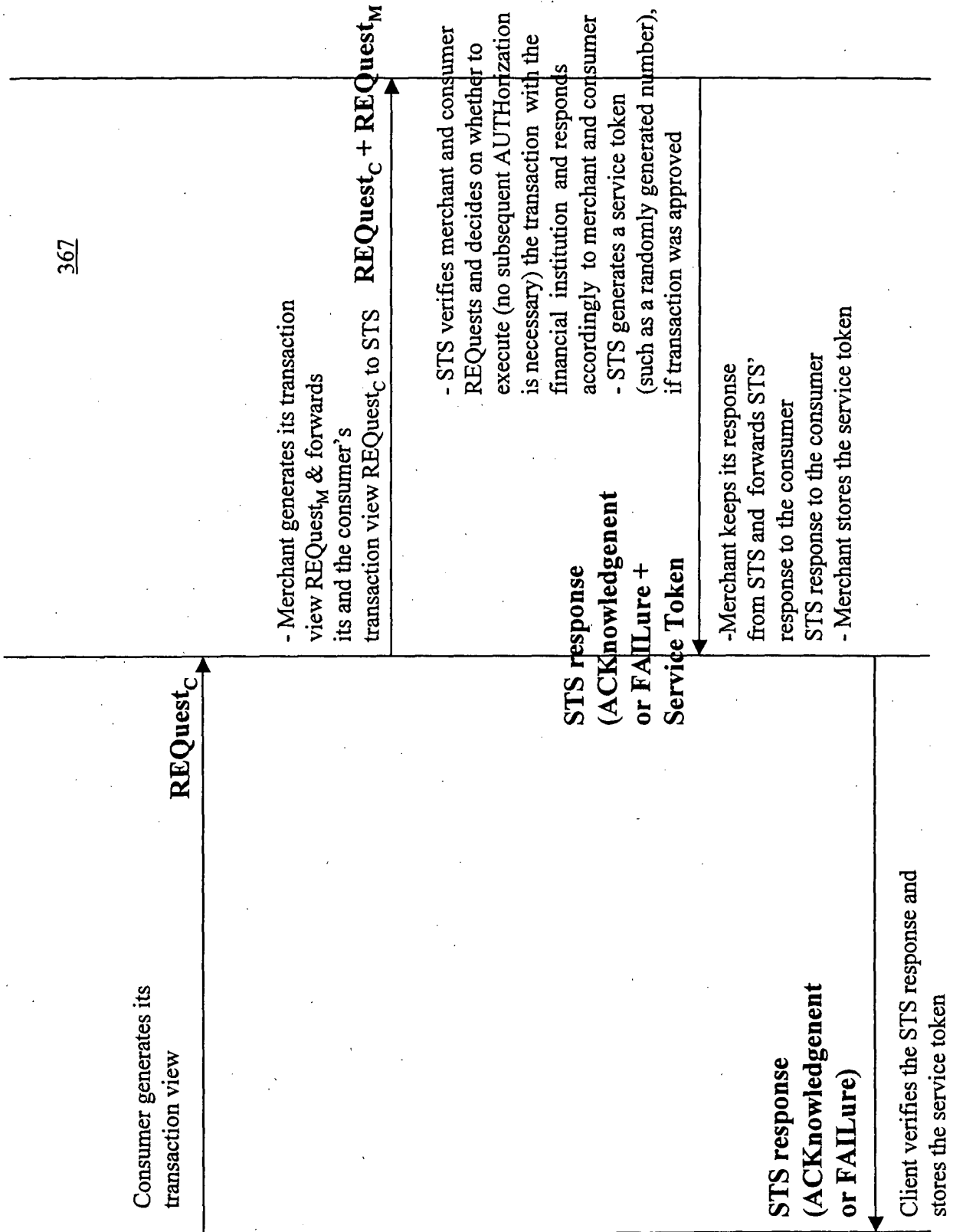
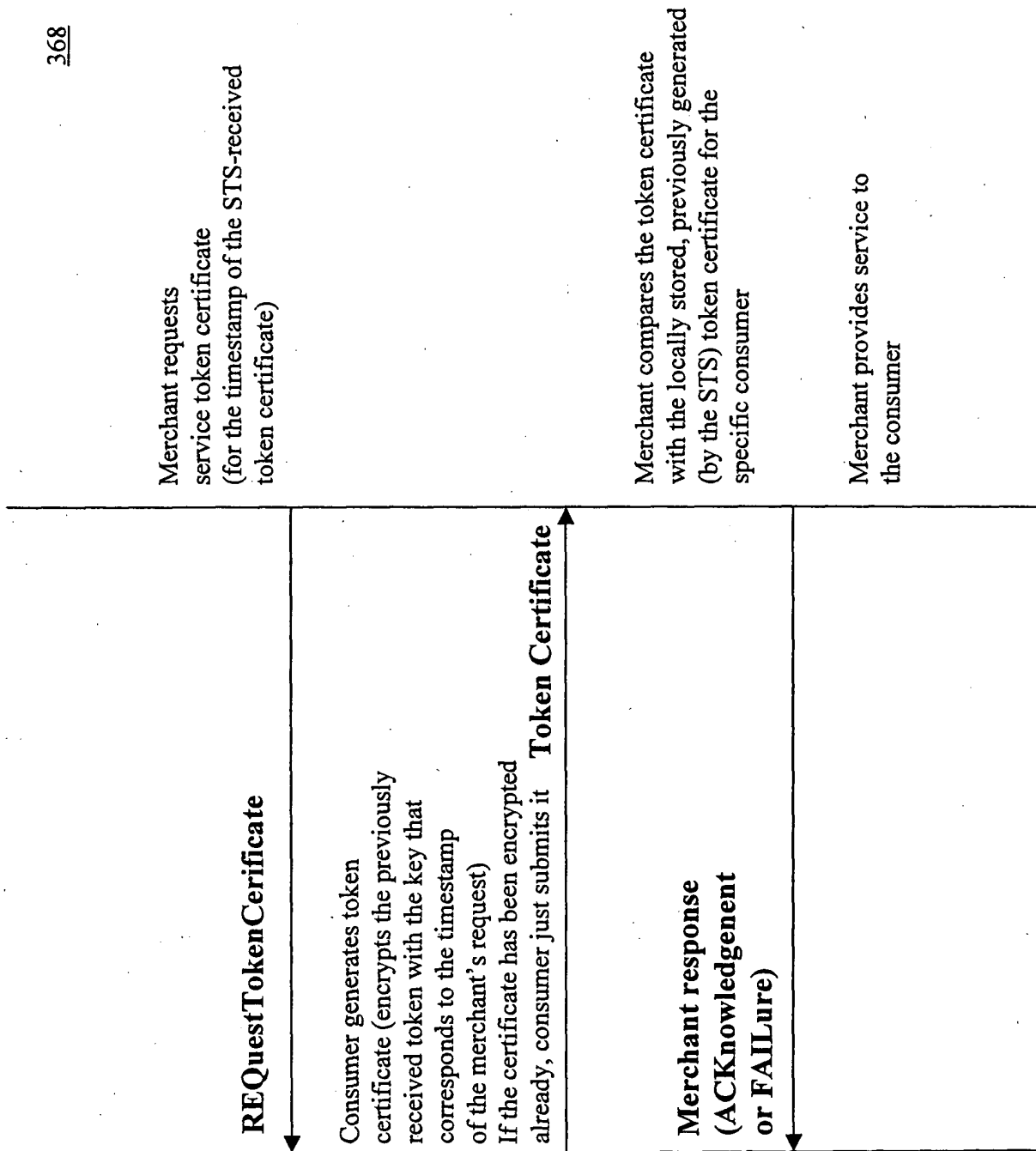


Figure 21

Single step REQUEST, AUTHORIZATION and Token Creation

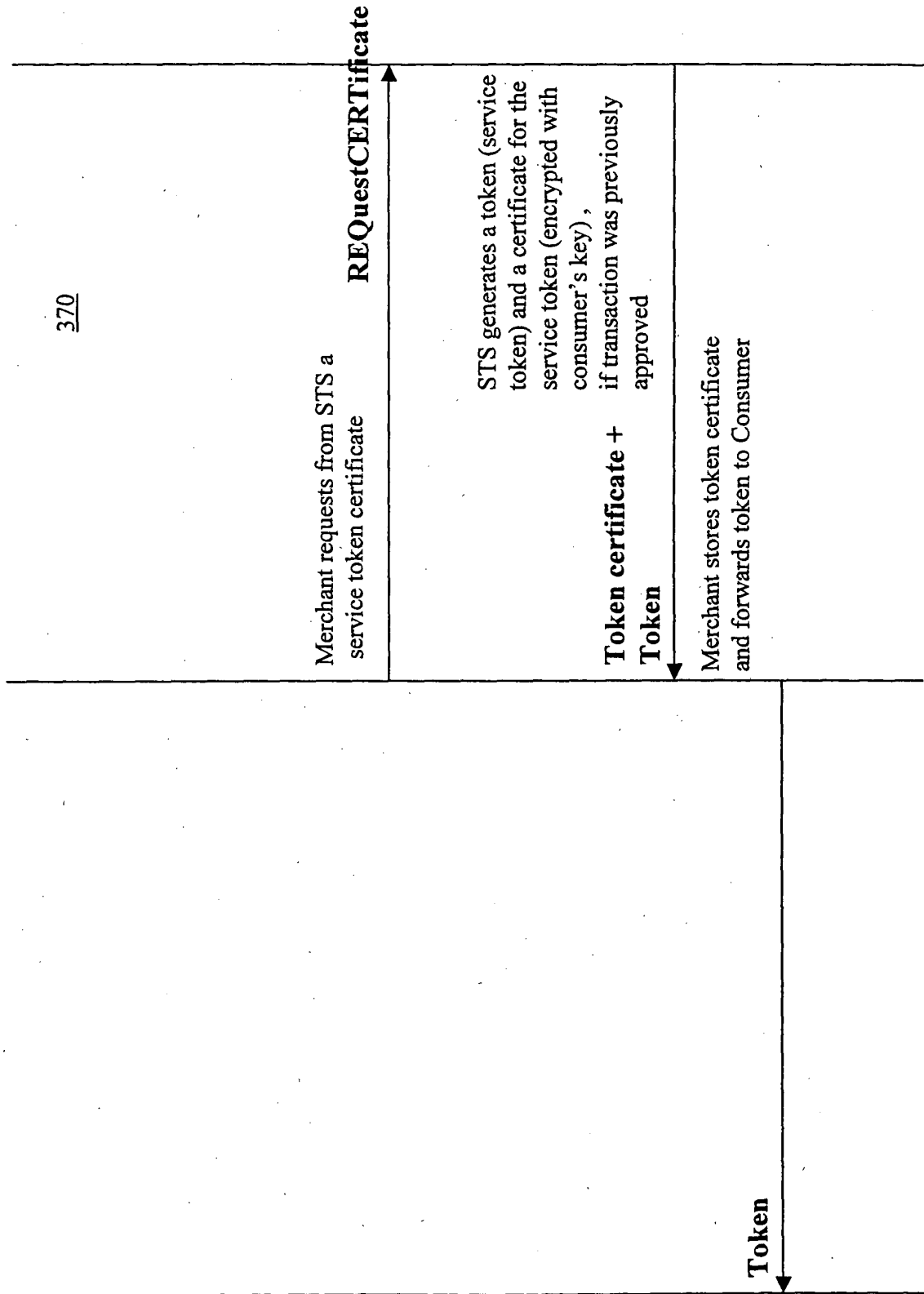


Service Token Verification and Consumption

Consumer 102

Merchant 104

STS 106



Token Creation

Figure 23

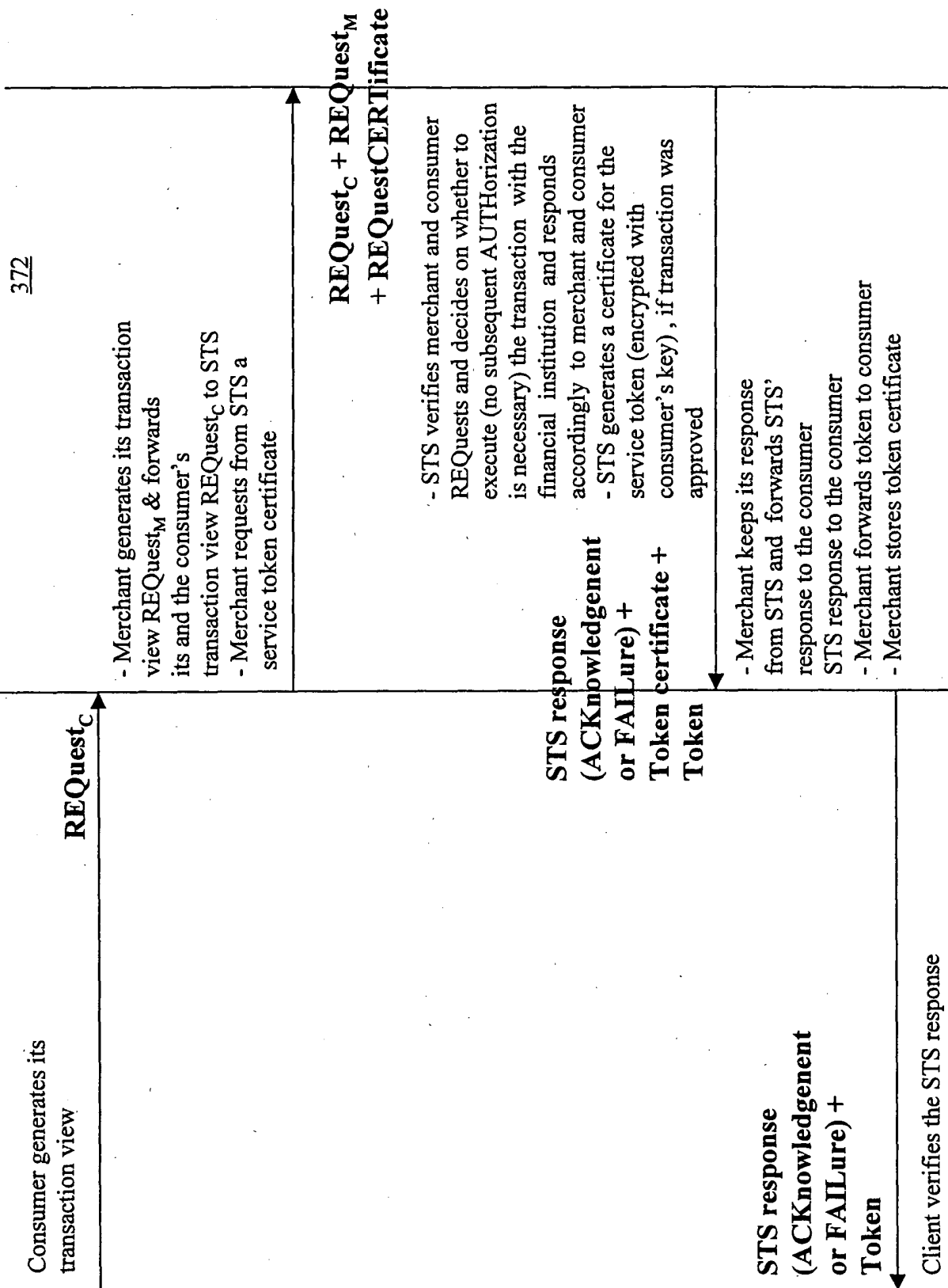


Figure 24

Single step $REQuest$, $AUTHORIZATION$ and Token Creation
(for token certificate verification by STS)

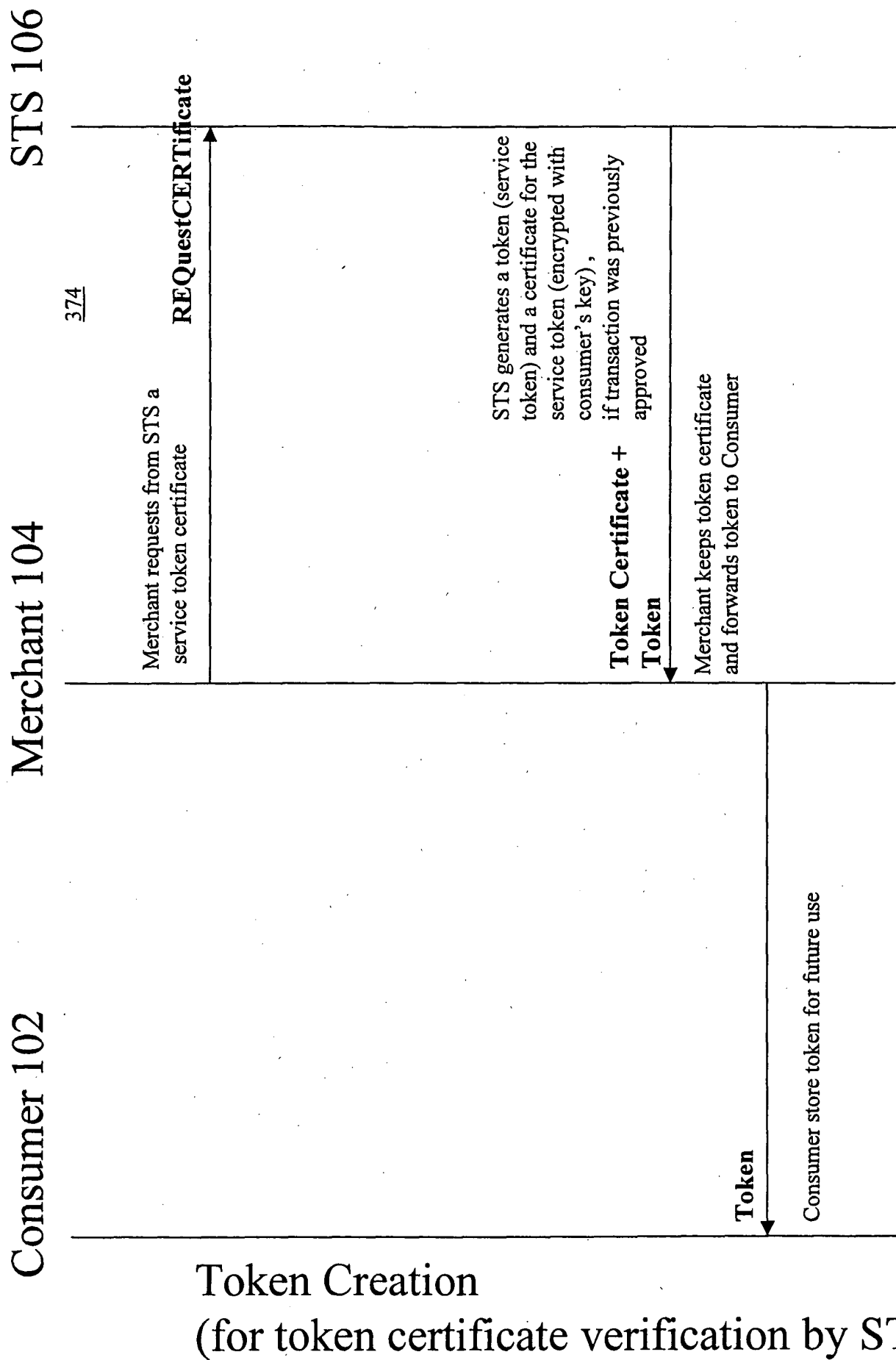


Figure 25

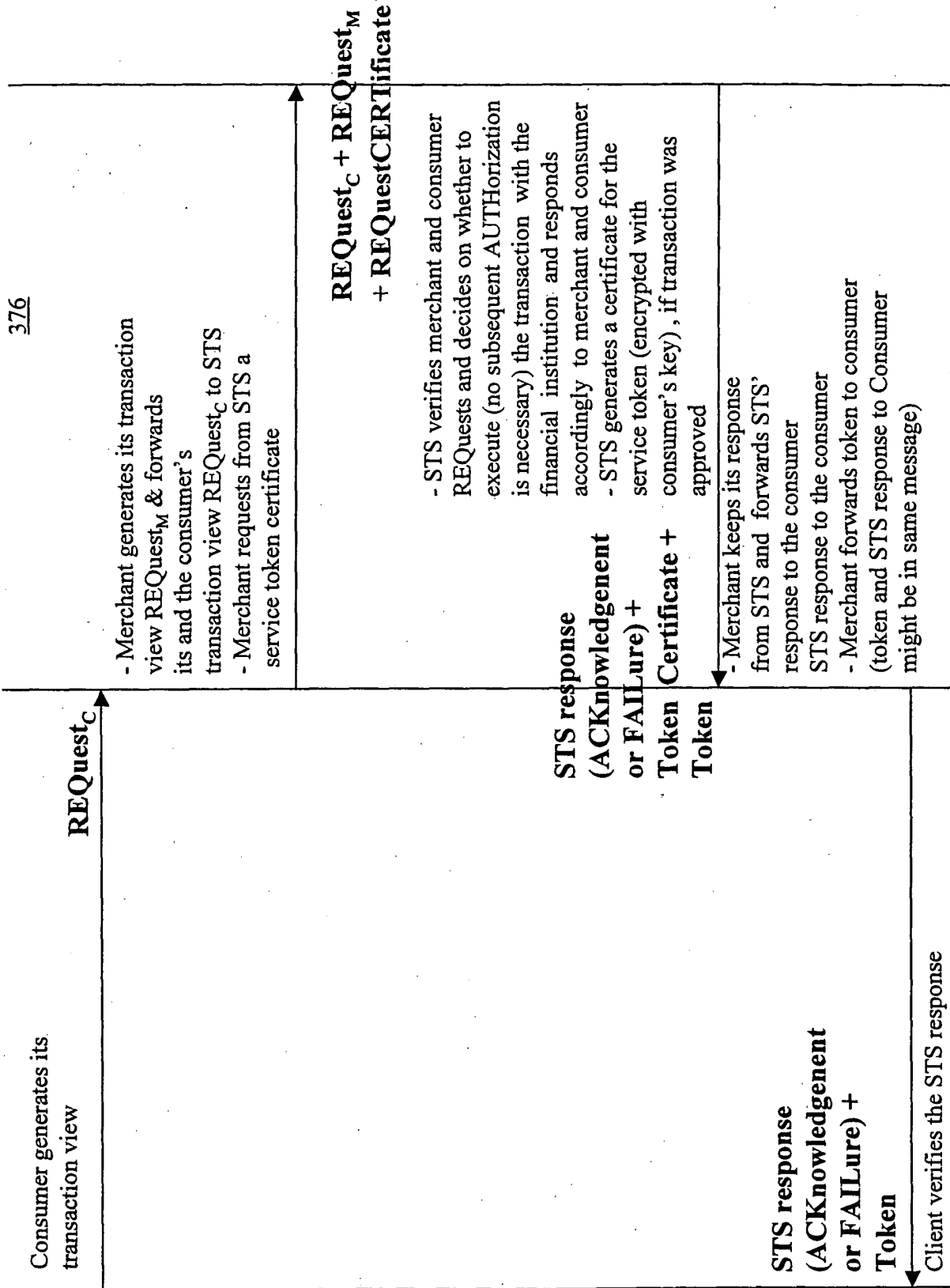
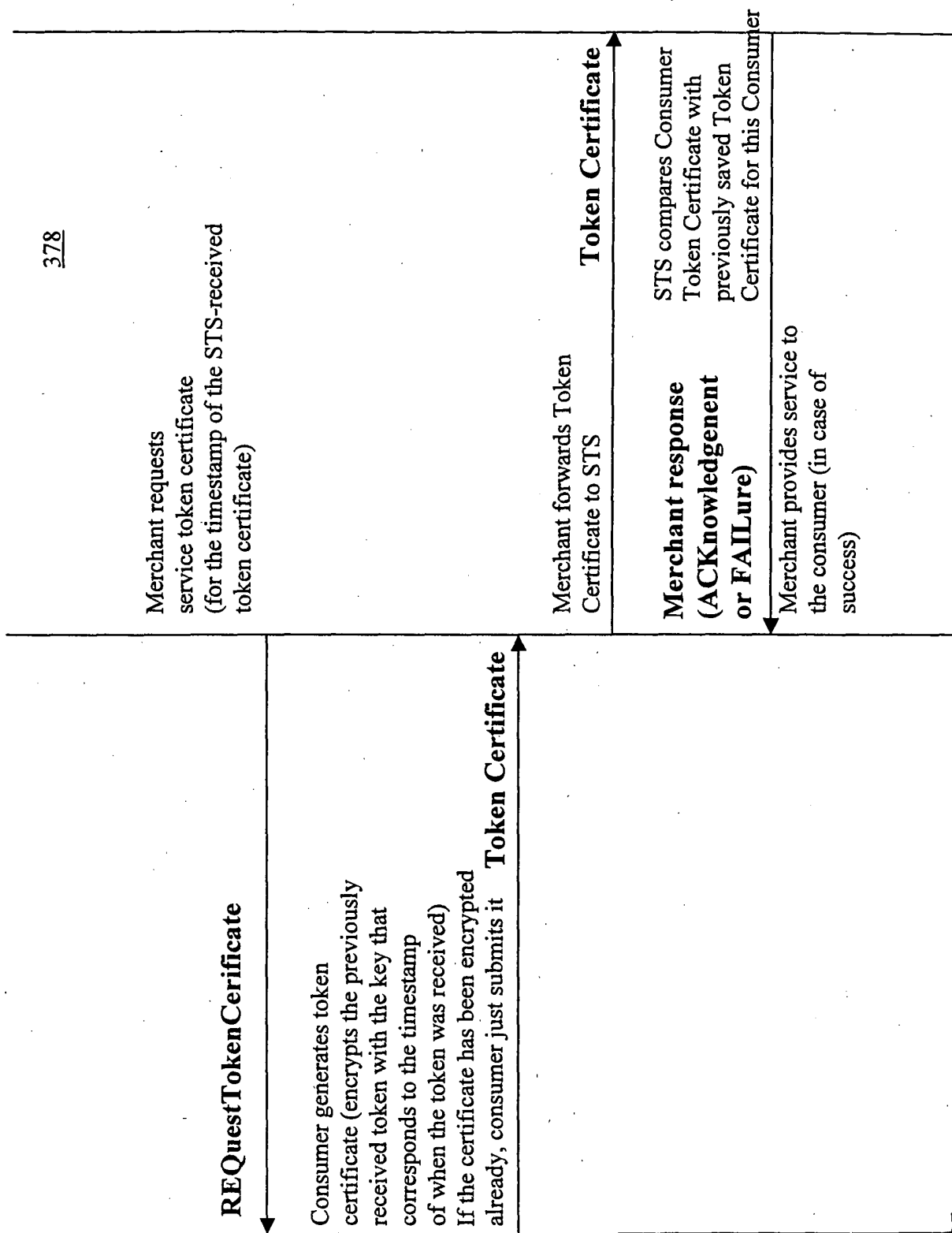


Figure 26

Single step $REQuest$, $AUTHORIZATION$ and Token Creation
(for token certificate verification by STS)



Service Token Consumption (Verification by STS)

Consumer 102

Merchant 104

STS 106

379

Consumer submits service token.
Alternatively Consumer might
display service token on his device

Service Token

Merchant provides service to
the consumer if he already has such
a service token for that consumer
(i.e. consumer previously paid for the service)
Such a token would have been sent to the merchant by
the STS upon the successful execution of a prior
transaction

Service Token Consumption (Verification by Merchant only)

Figure 28

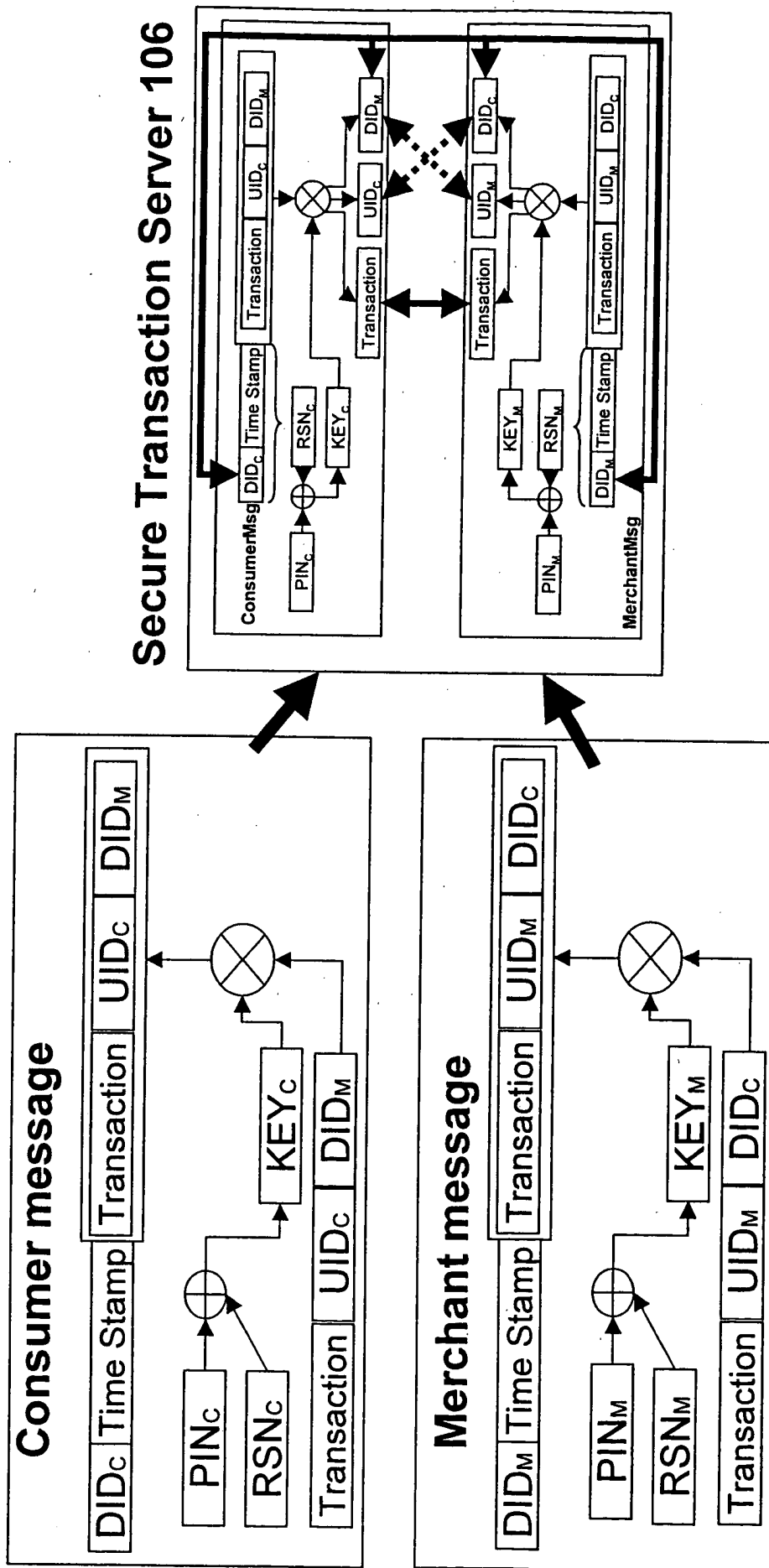


Figure 29

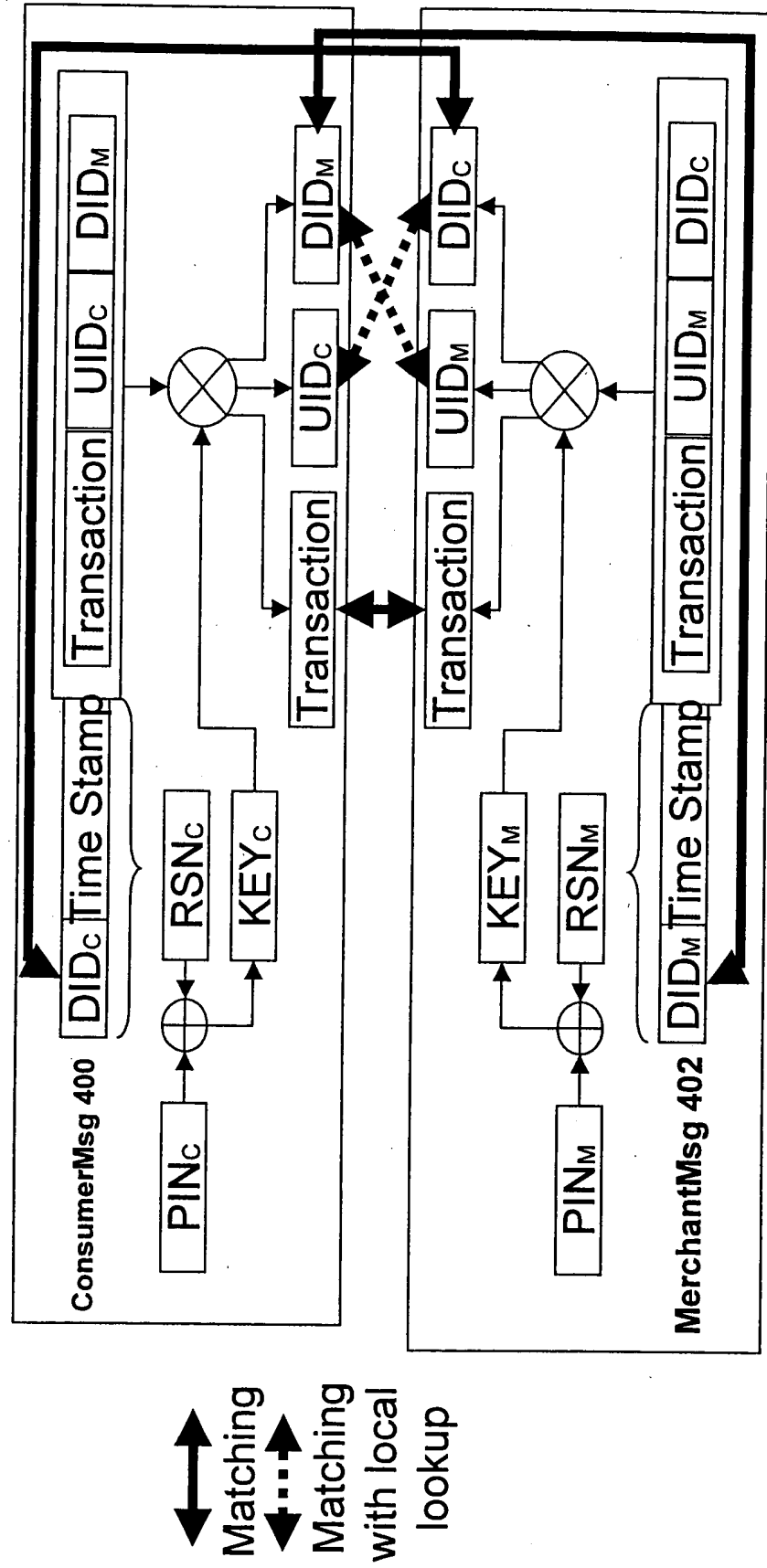


Figure 30

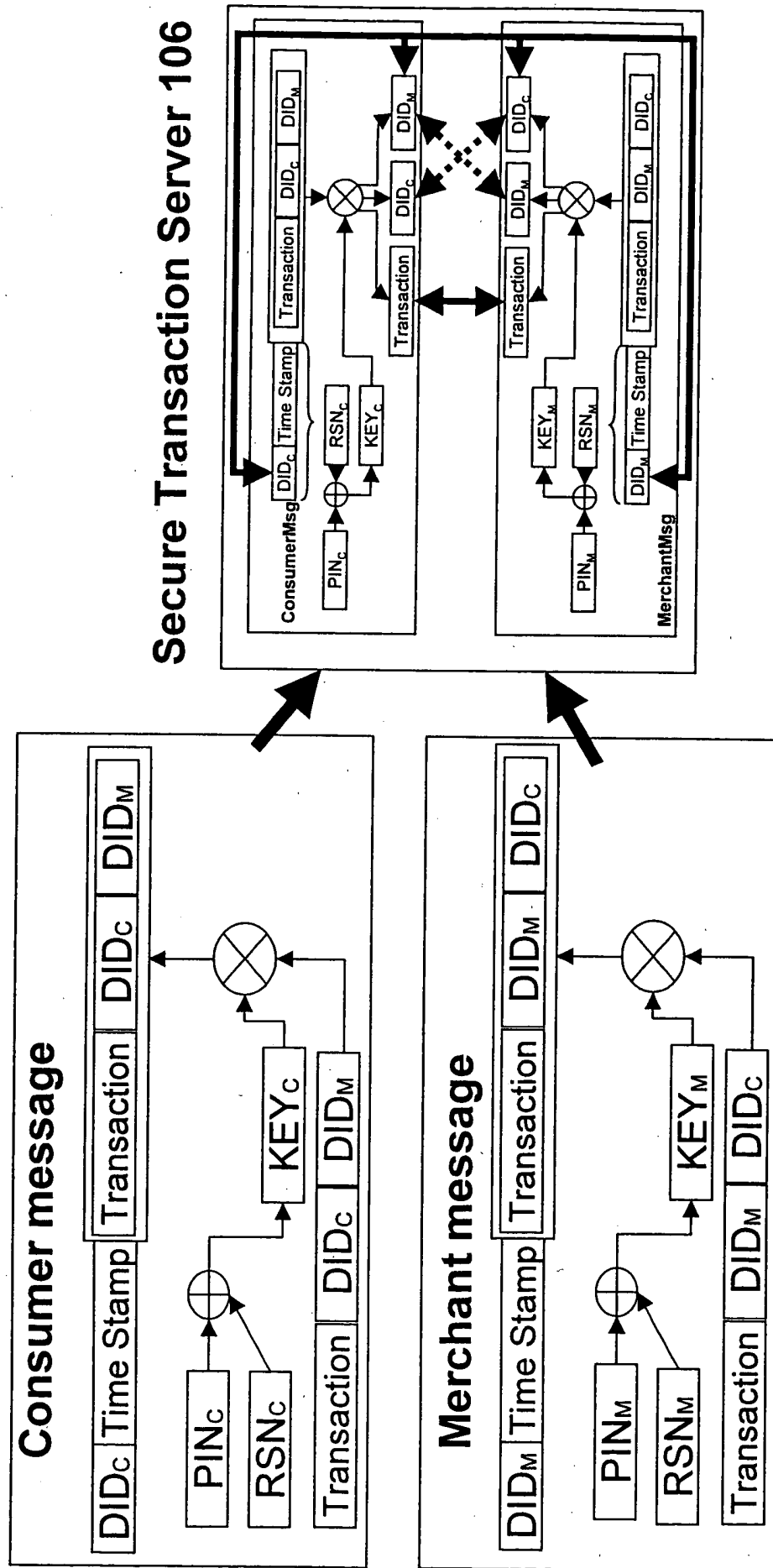


Figure 31

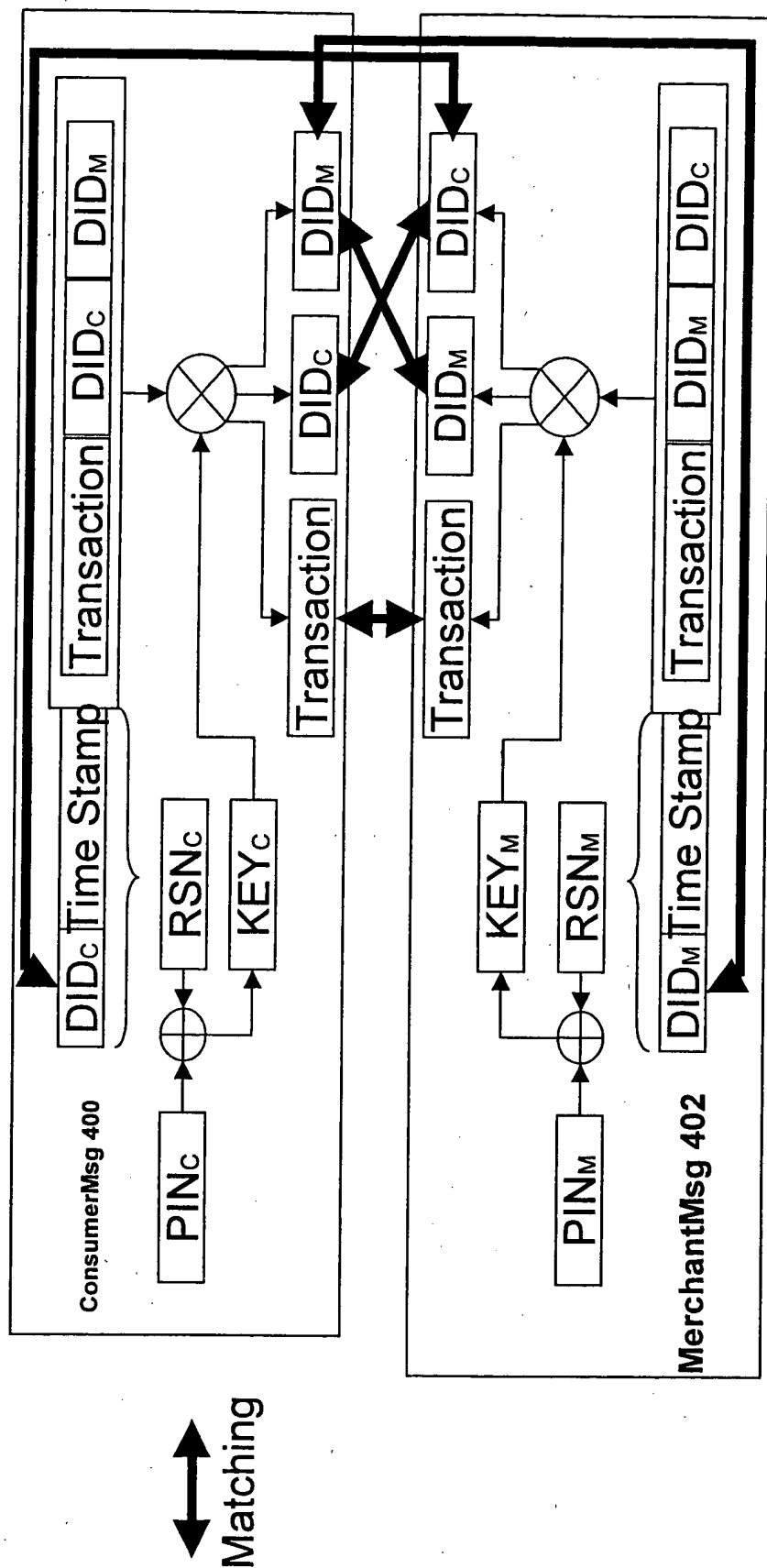
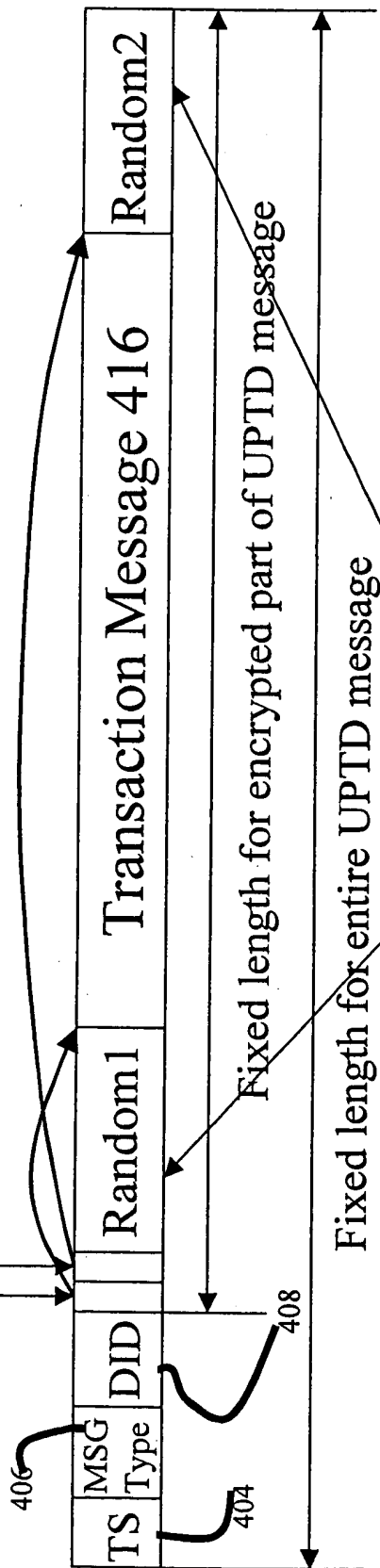


Figure 32

Pointer 412 to end of Transaction Message or Transaction Message Length or Length of Random2

Pointer 410 to beginning of Transaction Message or Length of Random1



400

Length of each "Random" section is random and decided at the time of message composition.

414: Random 1

418: Random 2

Figure 33

A	B	C	D	E	F	G
---	---	---	---	---	---	---

A: Message type (REQuest or AUTHorization; REQuest in this case)

B: Success Code for response to this message

C: Failure Code for response to this message

D: DID of message sending device

E: DID of other transacting party's device

F: Transaction amount or some other agreed transaction description

G: Friendly name of account to be used to pay D's user, amount E

F is optional and might be specified in AUTHorization message

A	B	C	D	E	F
---	---	---	---	---	---

A: Message type (REQuest or AUTHorization; REQuest in this case)

B: Success Code for response to this message

C: Failure Code for response to this message

D: DID of message sending device

E: DID of other transacting party's device

F: Transaction amount or some other agreed transaction description

A	B	C
---	---	---

A: The Success or Failure code indicated by Payer depending on whether the REQuest was successful or not

B: A randomly generated number to be used to refer to the transaction for the remainder of the change

C: Payer's account listing

A	B
---	---

A: The Success or Failure code indicated by Payer depending on whether the REQuest was successful or not

B: A randomly generated number to be used to refer to the transaction for the remainder of the exchange

A	B	C	D	E
---	---	---	---	---

- A: Message type (REQuest or AUTHorization; AUTHorization in this case)
B: Success Code for response to this message
C: Failure Code for response to this message
D: A reference to the transaction been authorized; a previously STS-generated reference is used
E: Optional to reference payer's account if not previously specified

A	B	C	D	E
---	---	---	---	---

- A: Message type (REQuest or AUTHorization; AUTHorization in this case)
B: Success Code for response to this message
C: Failure Code for response to this message
D: A reference to the transaction been authorized; a previously STS-generated reference is used
E: Optional to reference payee's account if not previously specified

A	B
---	---

A: The Success or Failure code indicated by Payer depending on whether the Authorization was successful or not

B: An optional additional description, for example a service token value (receipt)

Figure 40

A	B
---	---

A: The Success or Failure code indicated by Payee depending on whether the Authorization was successful or not

B: An optional additional description, for example a service token value (receipt)

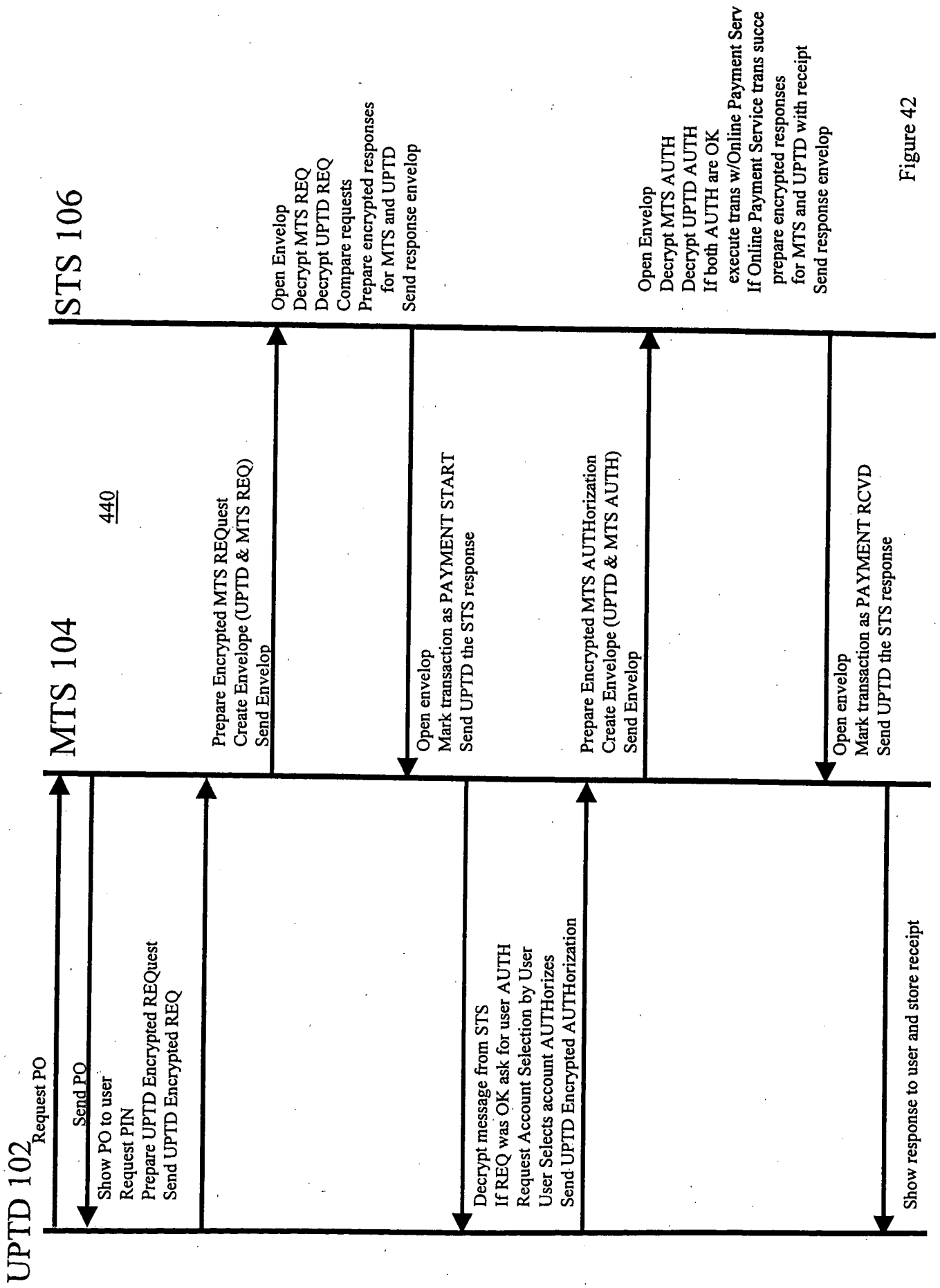


Figure 42

- 1 Consumer Requests Purchase Order (PO)
- 2 Consumer Receives PO
- 3 Consumer REQUESTS transaction (consumer enters PIN)
- 4 MTS sends MTS REQ and consumer REQ
- 5 STS requests from Online Payment Service the account listing for consumer
- 6 STS receives Online Payment Service accounts listing
- 7 STS Sends response to REQ with accounts for consumer
- 8 MTS forwards STS response to REQ to consumer
- 9 Consumer AUTHORIZES transaction (consumer selects account)
- 10 MTS sends MTS AUTH and consumer AUTH
- 11 STS sends transaction to Online Payment Service
- 12 STS receives Online Payment Service response
- 13 STS sends response to AUTH
- 14 MTS forward STS response to AUTH to consumer
(consumer sees notification of success on his display)

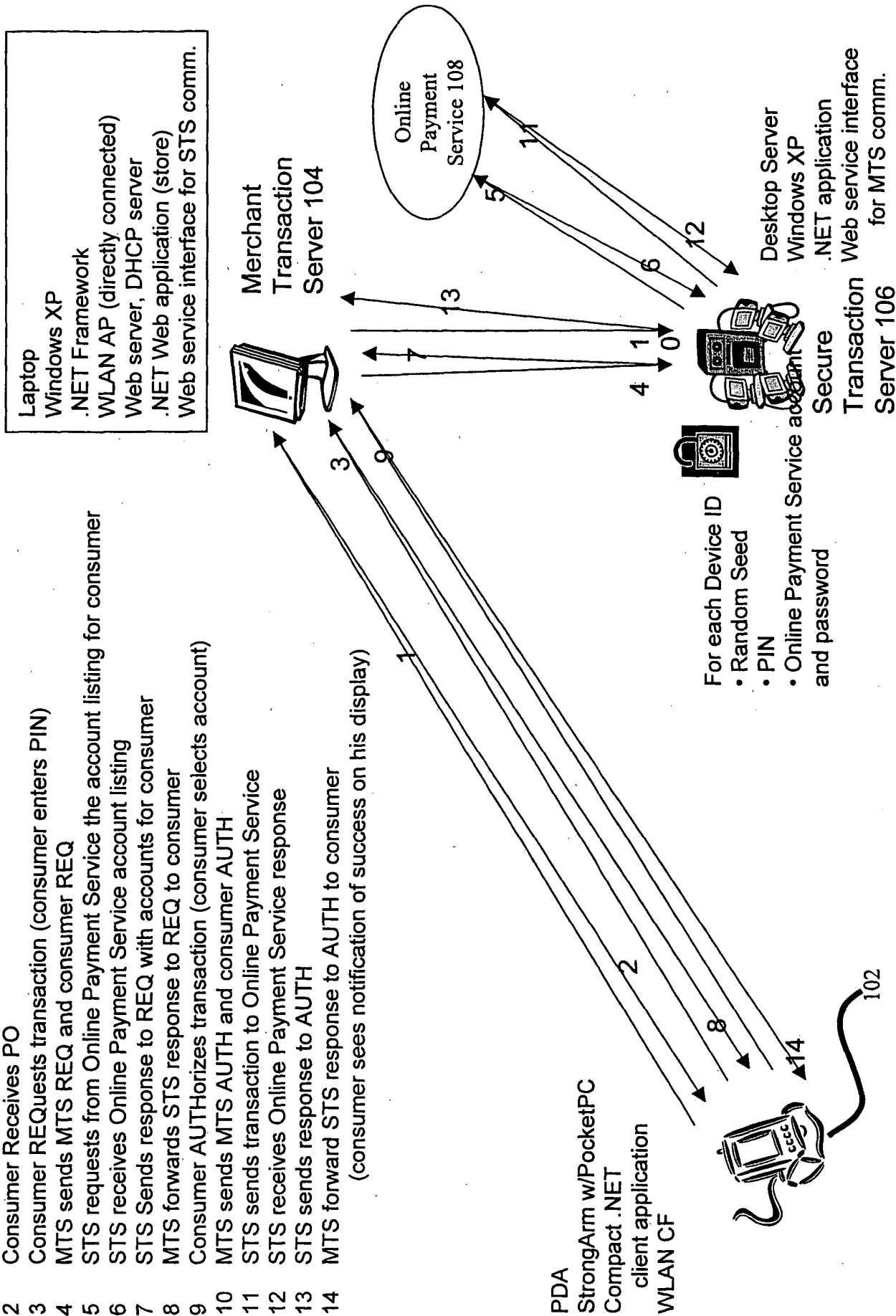


Figure 43

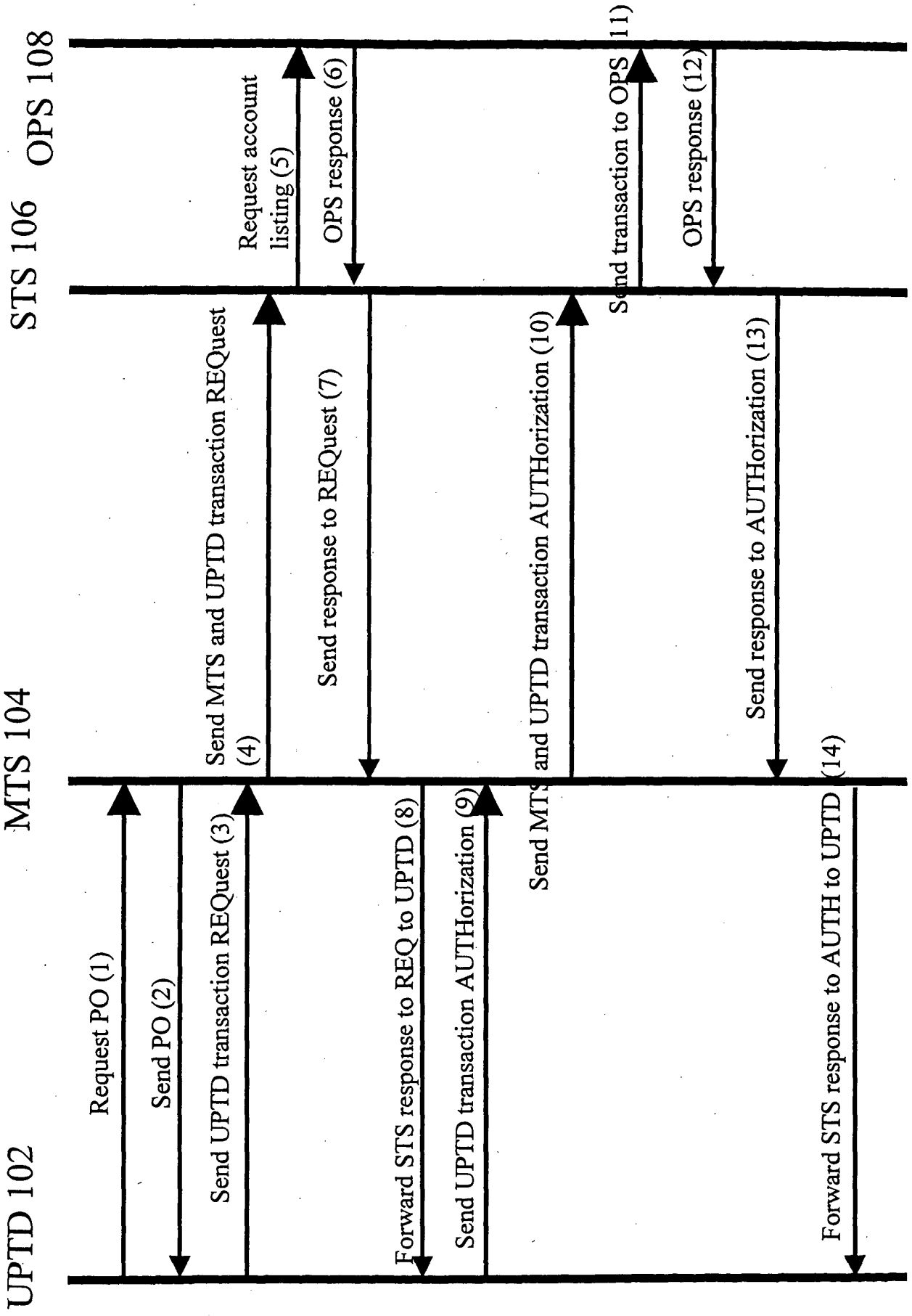


Figure 44

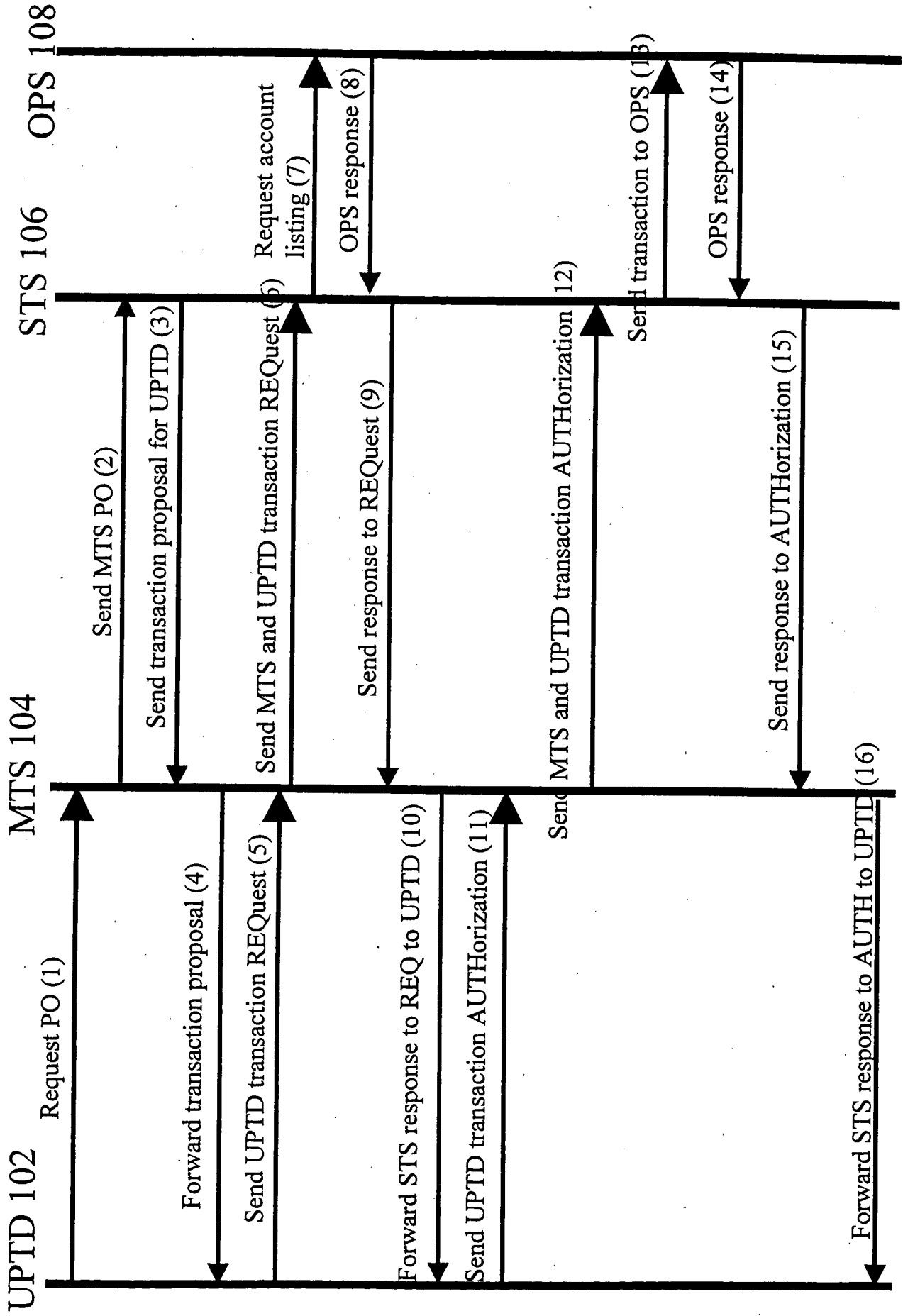
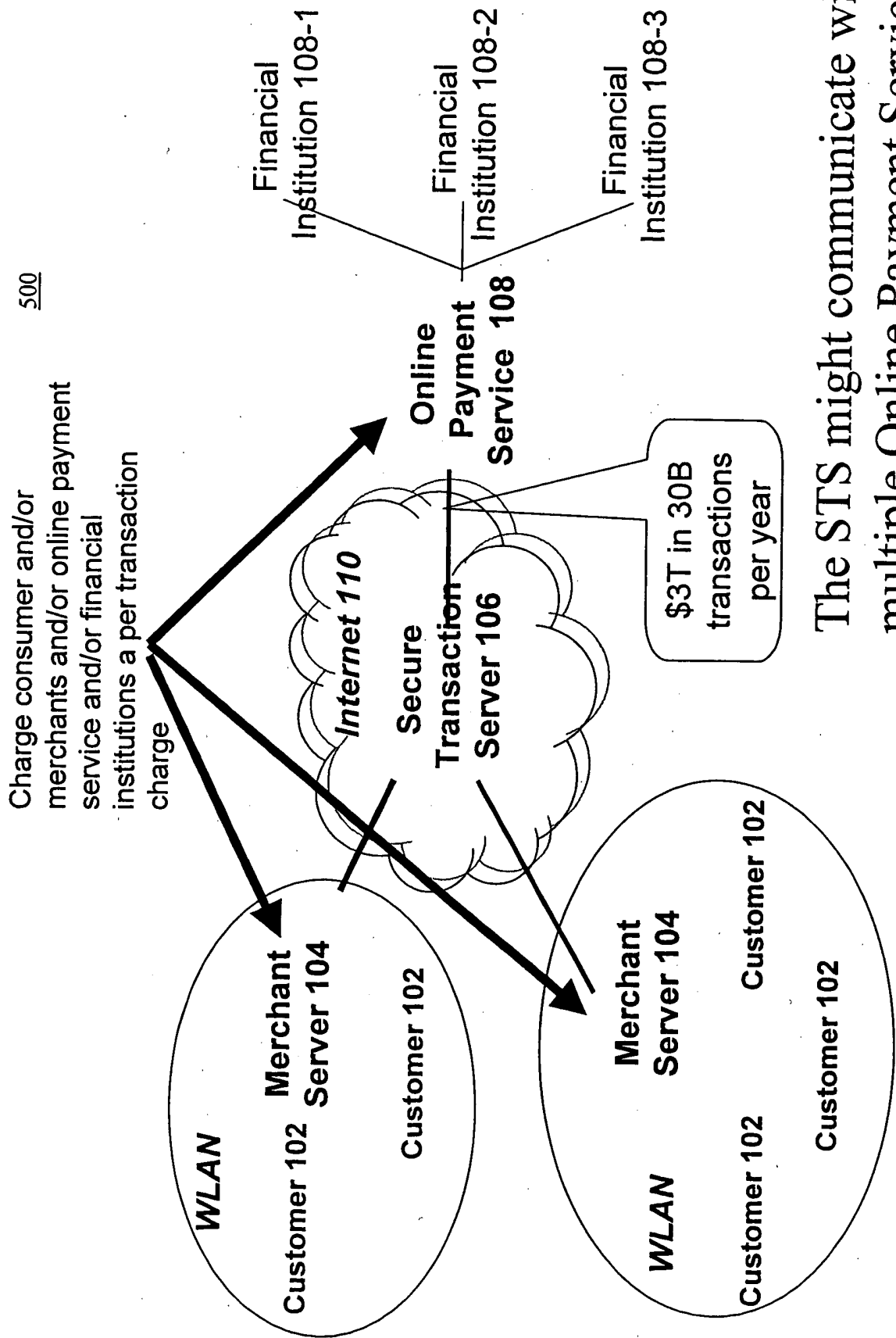


Figure 45



The STS might communicate with multiple Online Payment Services

Figure 46

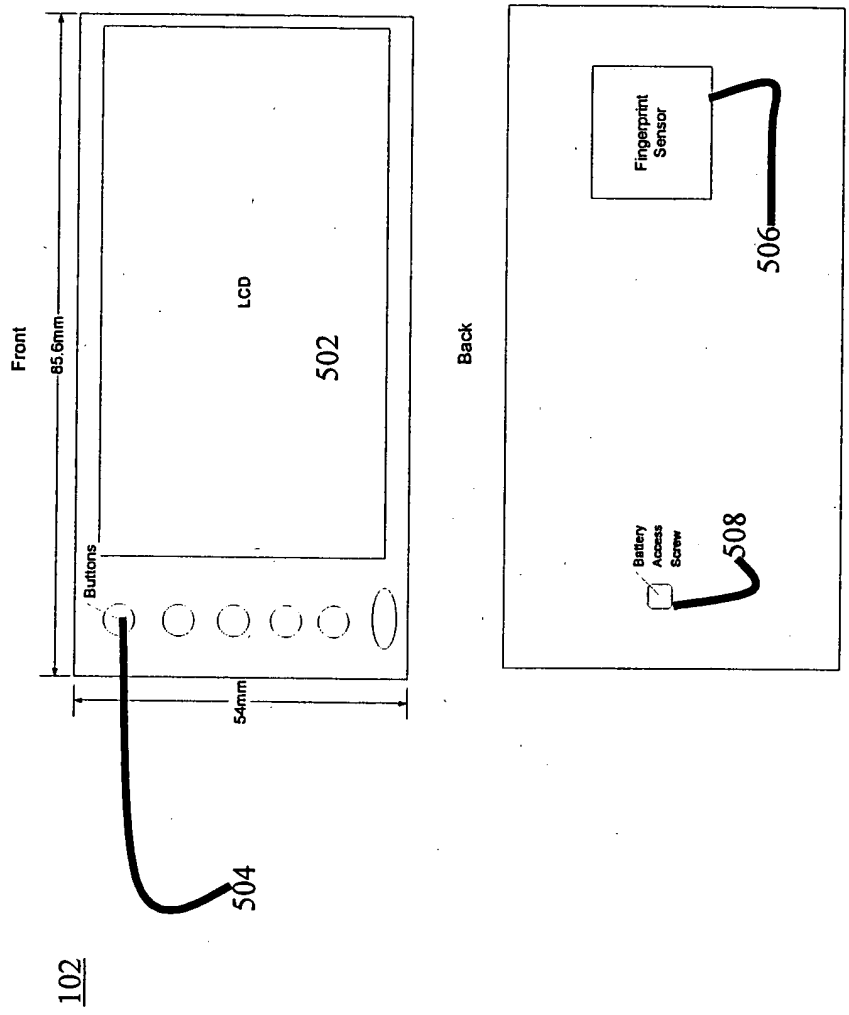


Figure 47

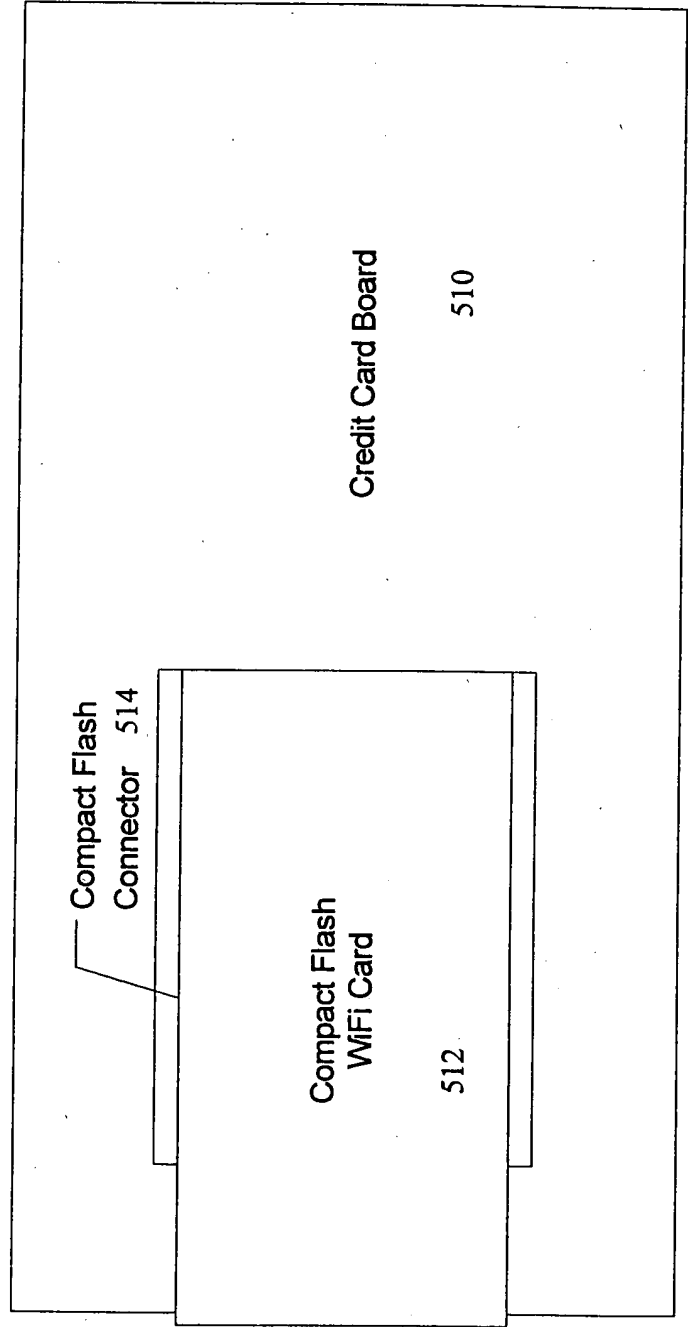


Figure 48

Side View (not to scale) 102

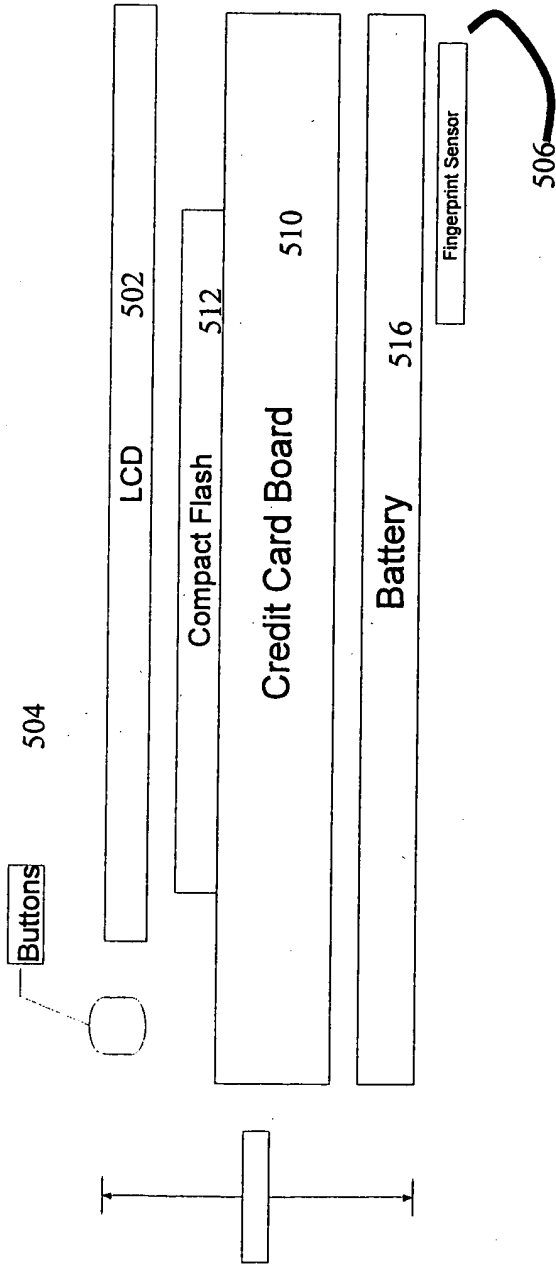


Figure 49

Side View (not to scale)

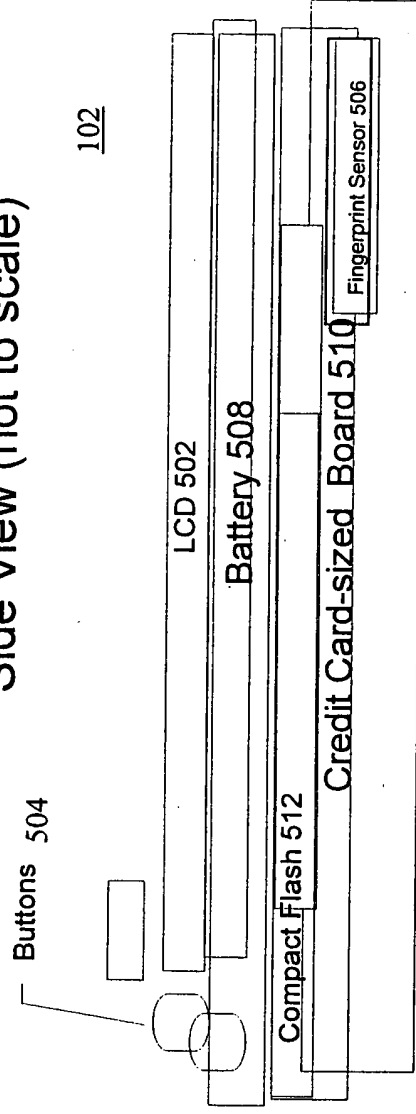


Figure 50

Pre-purchasing phase, example 600

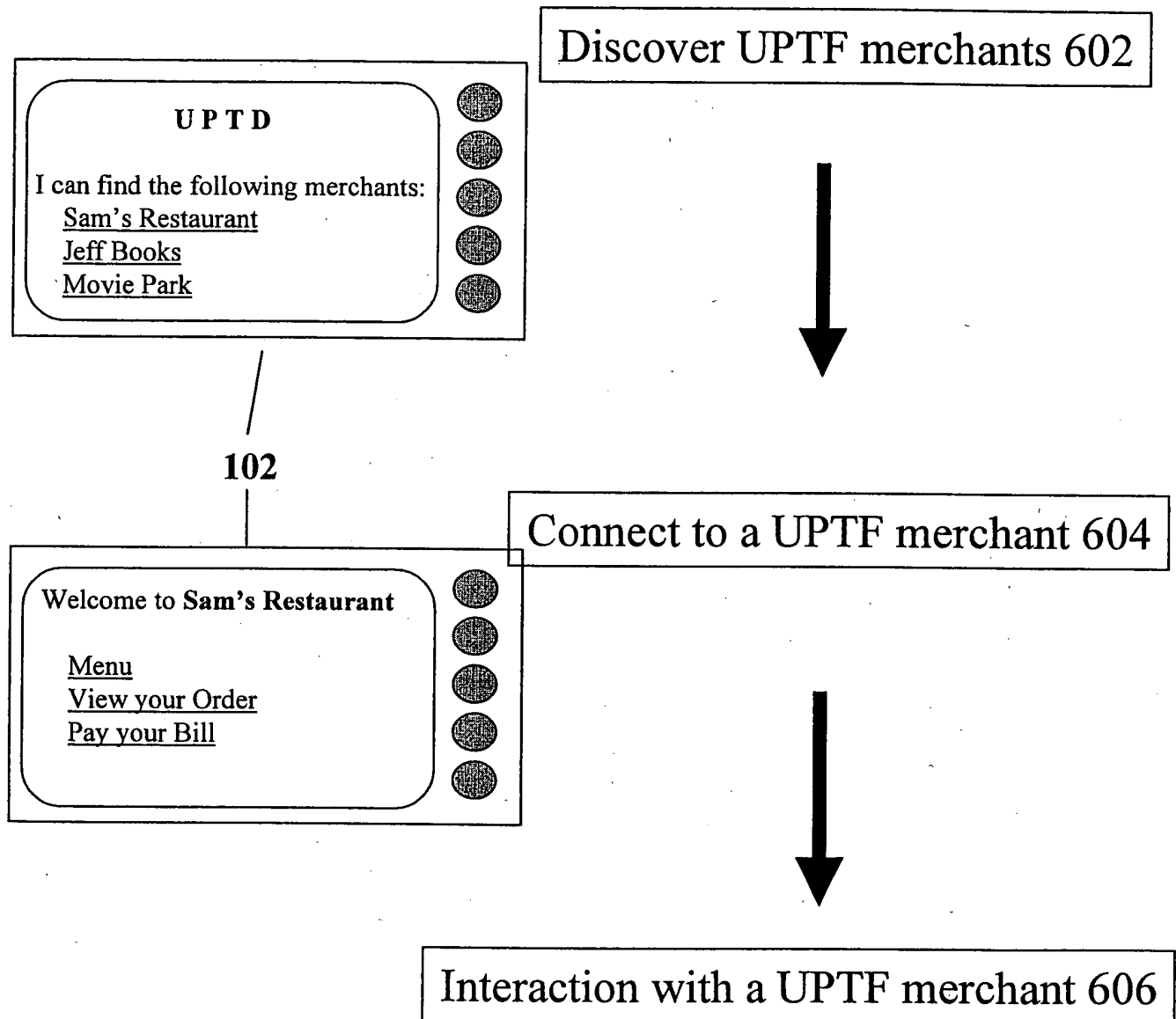


Figure 51

Physical Goods

Purchase I, example 610

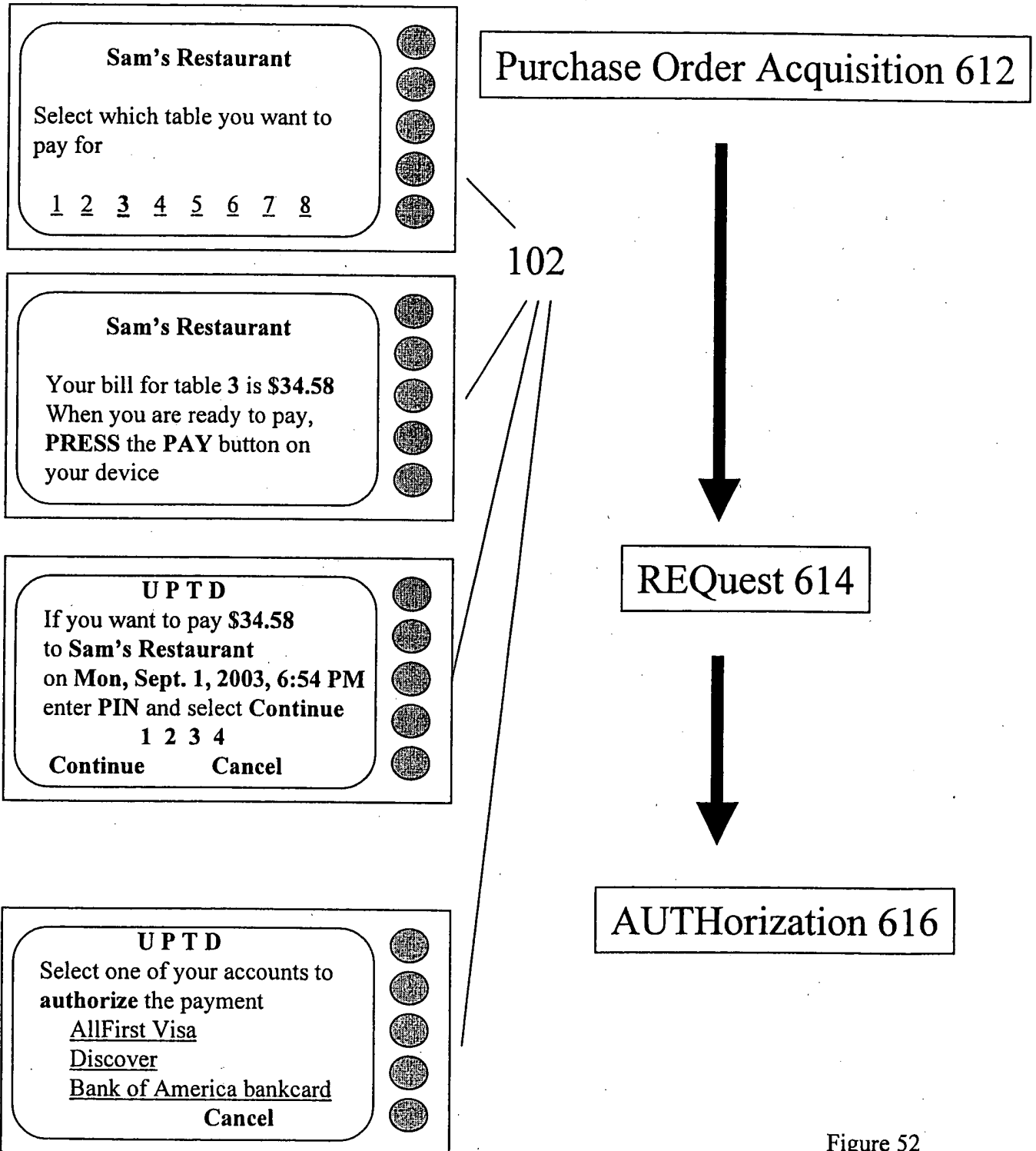


Figure 52

Physical Goods Purchase I, example, variation 620

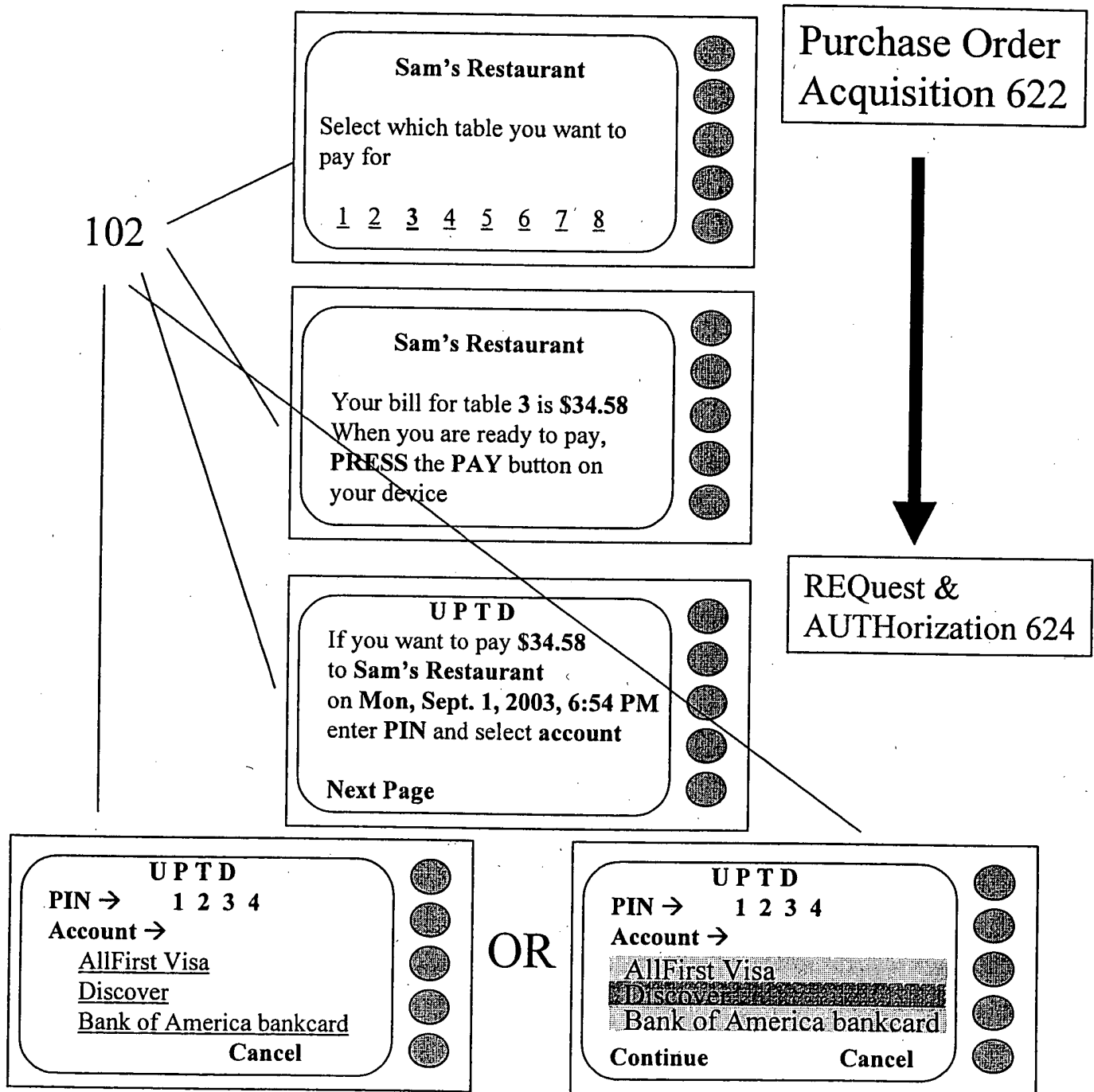


Figure 53

Physical Goods Purchase II, example 630

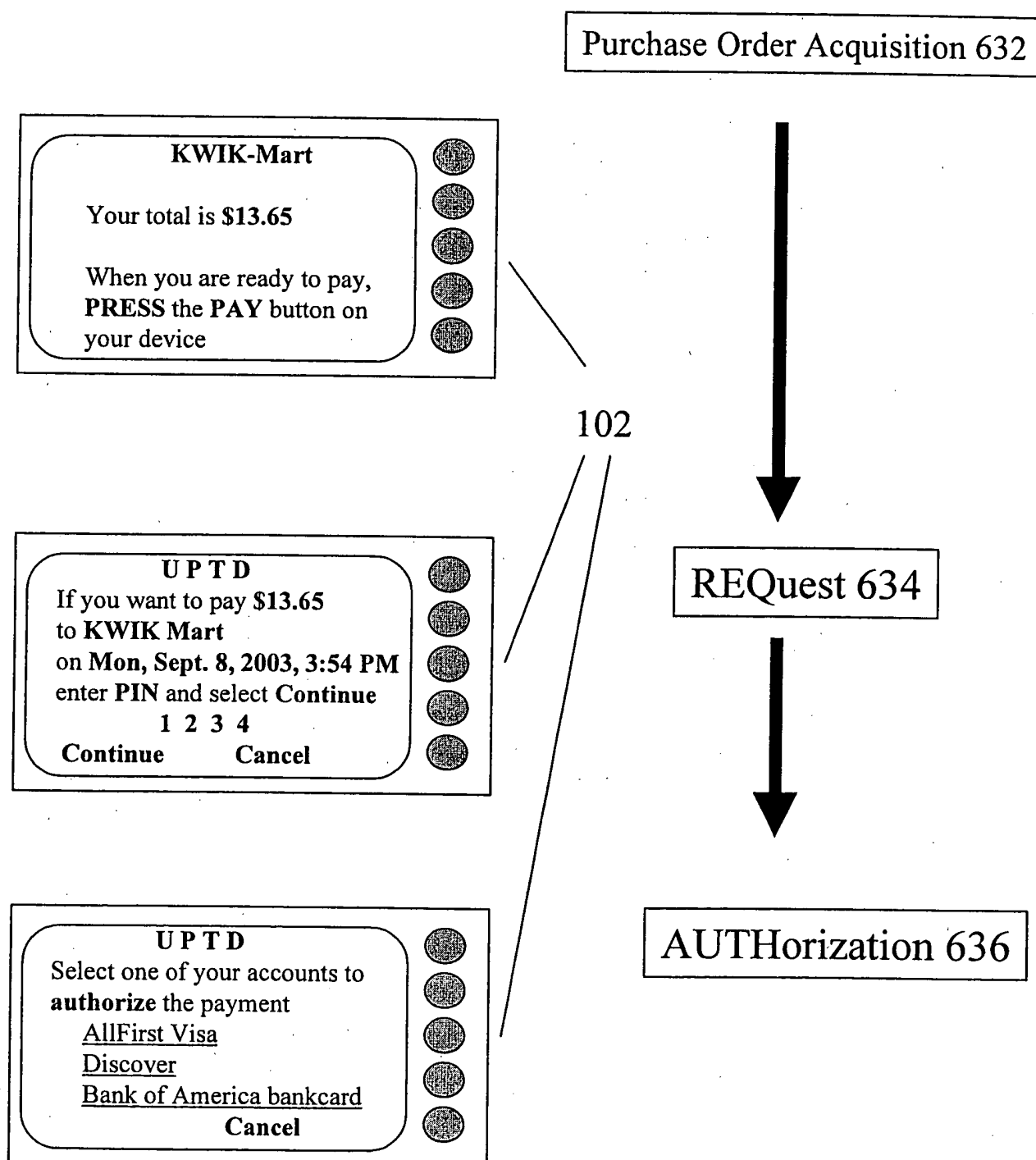


Figure 54

Service Purchase I, example 638

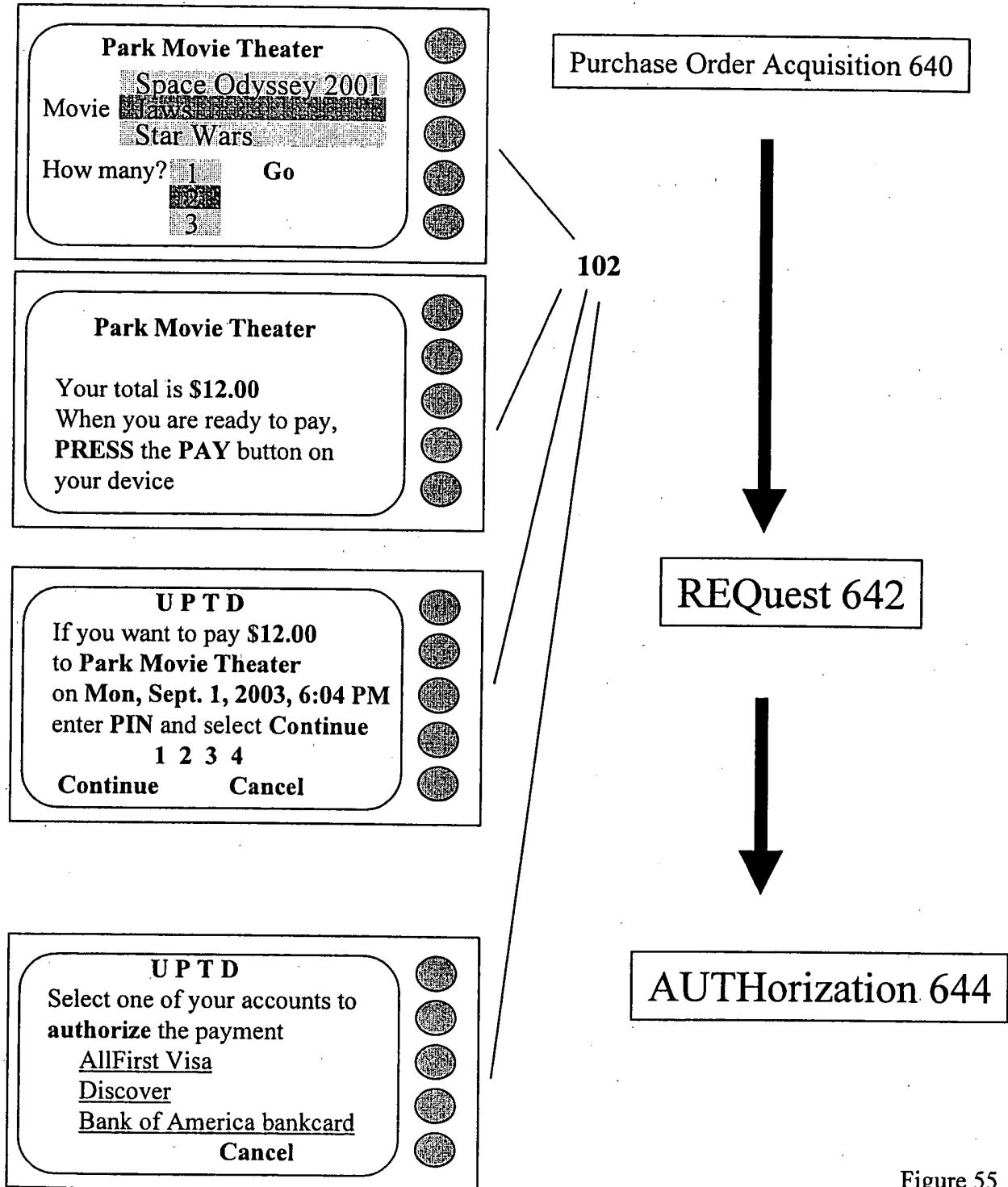


Figure 55

Service Purchase I – token verification and consumption, example 650

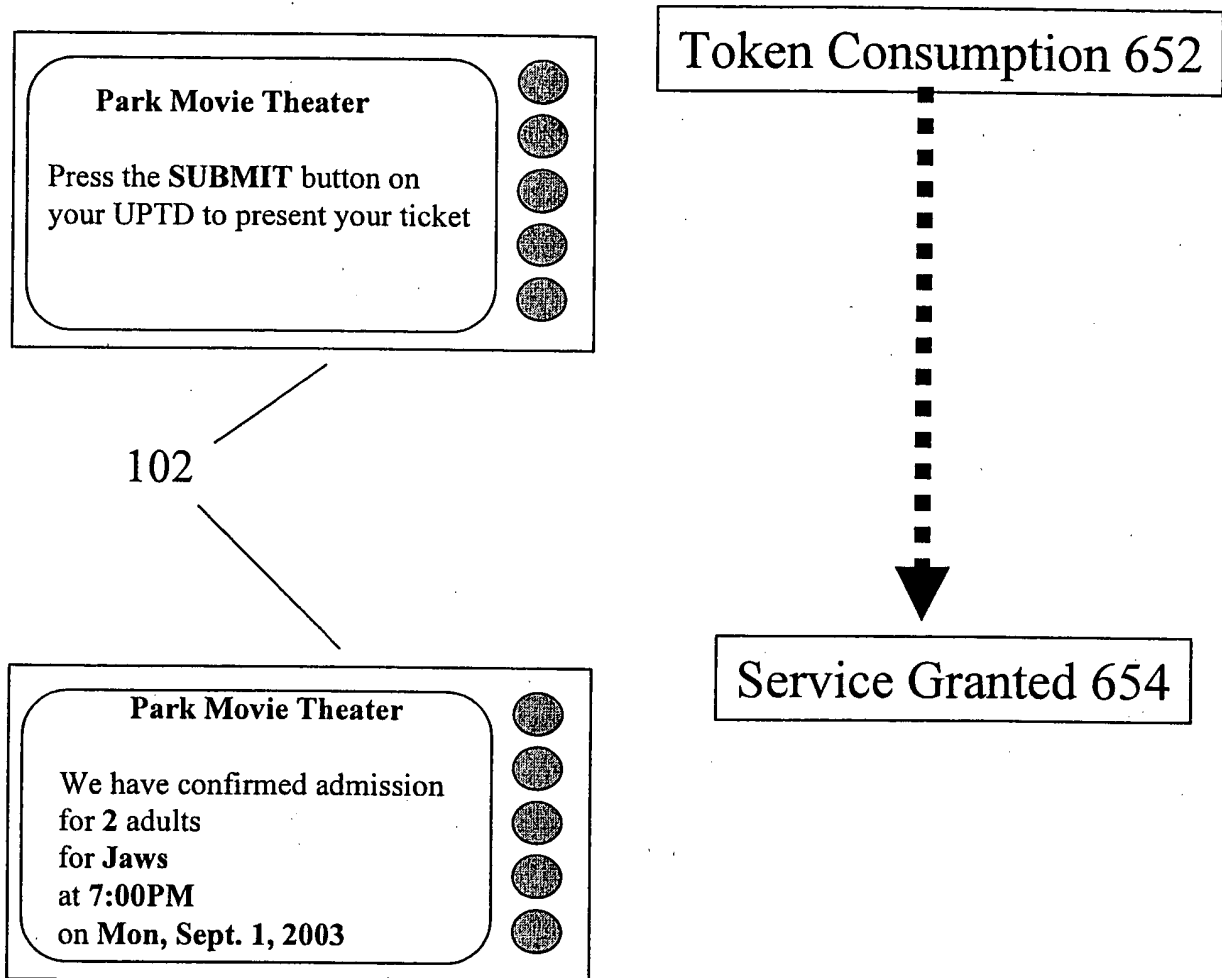


Figure 56

1100

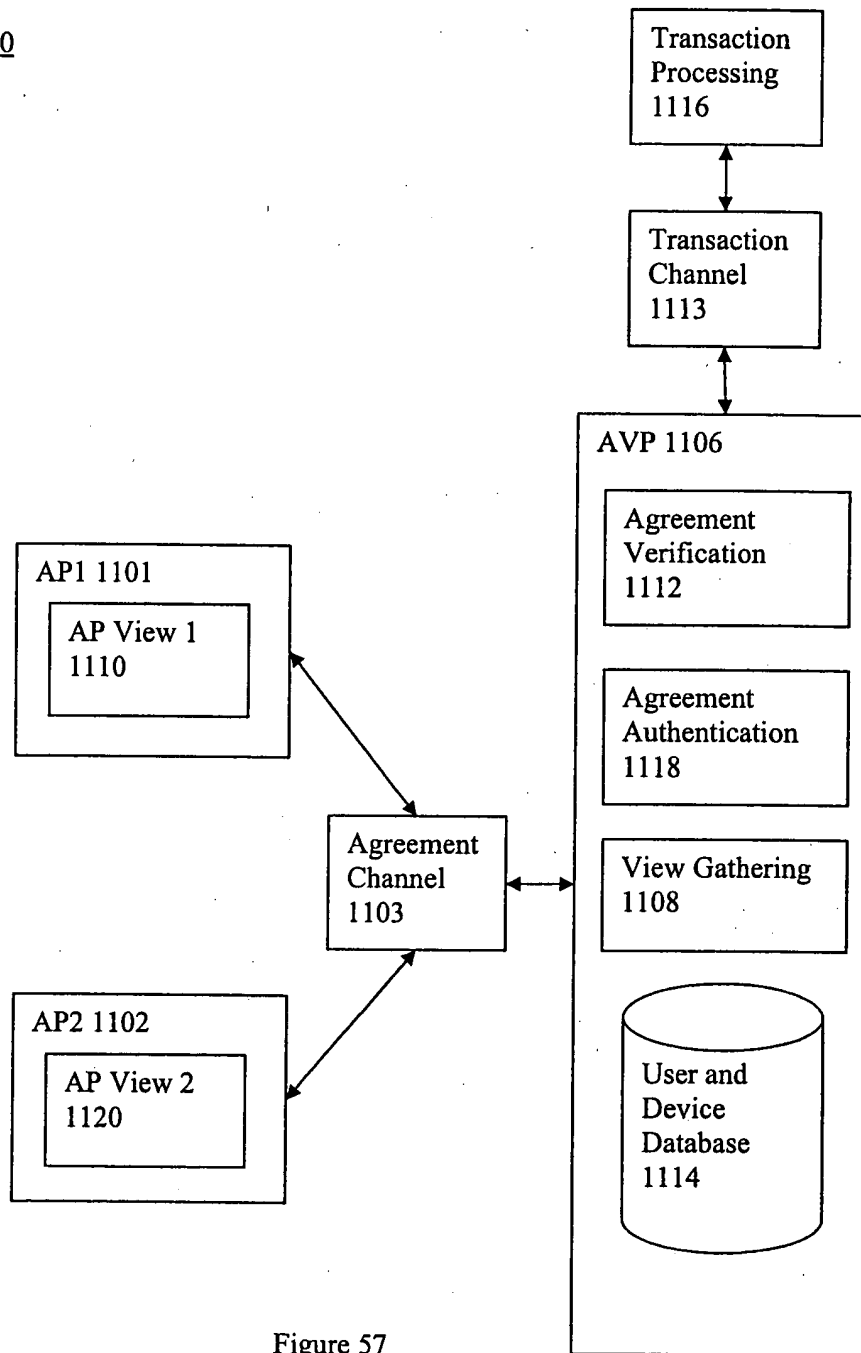


Figure 57

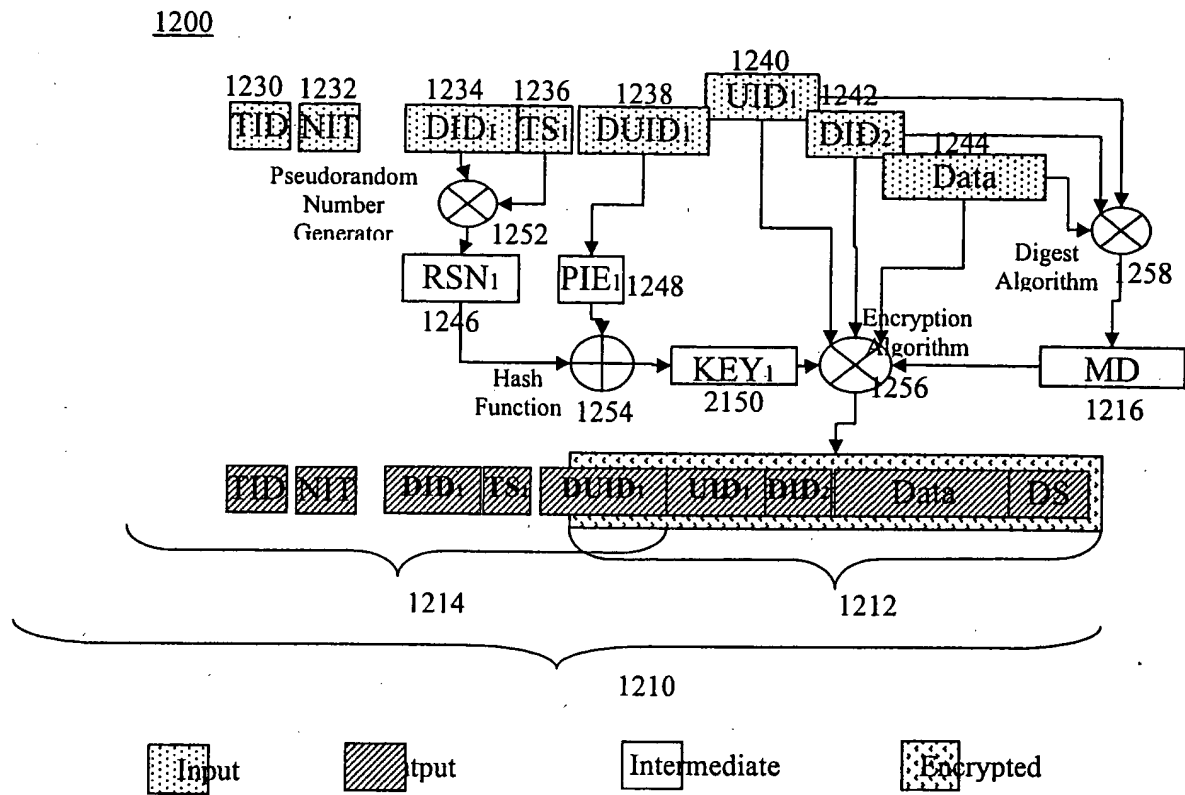


Figure 58

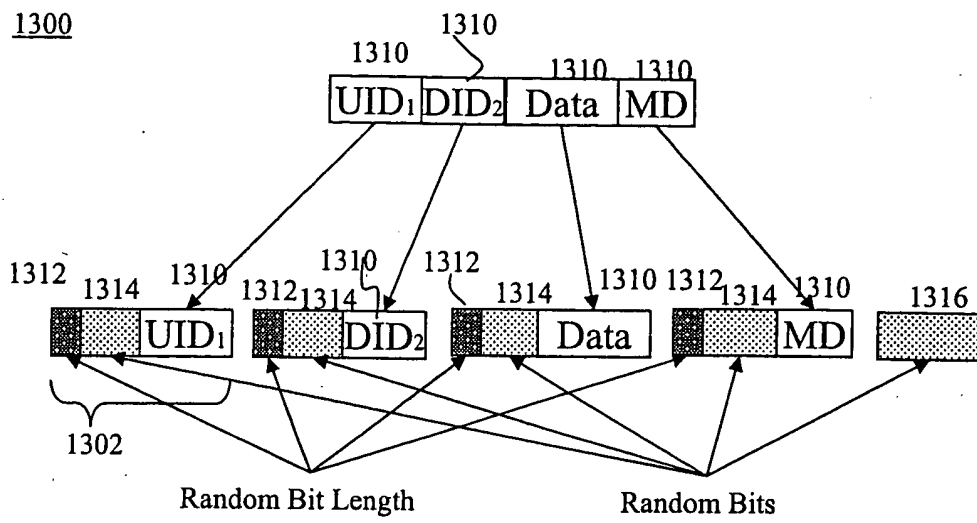


Figure 59

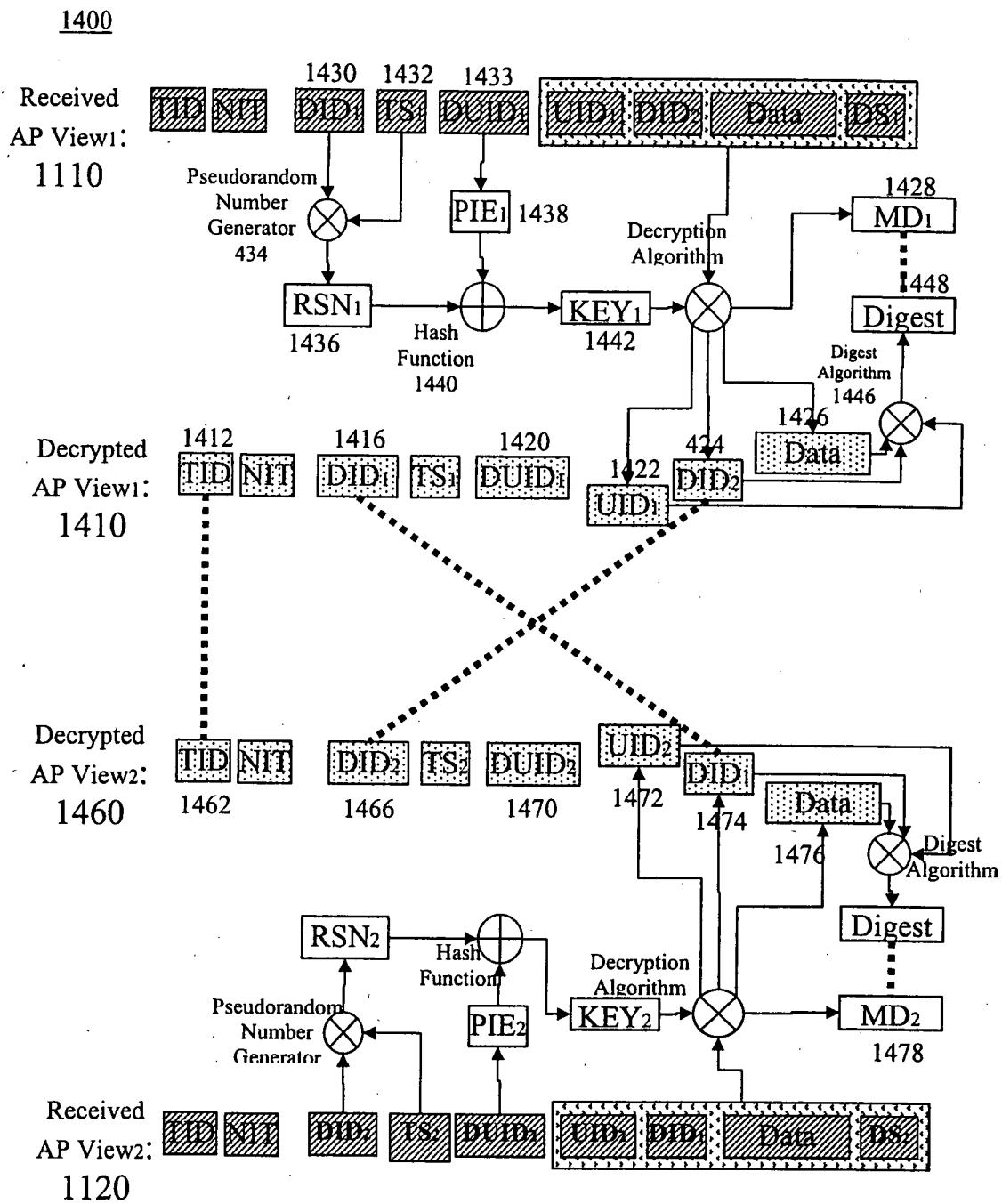


Figure 60

1500

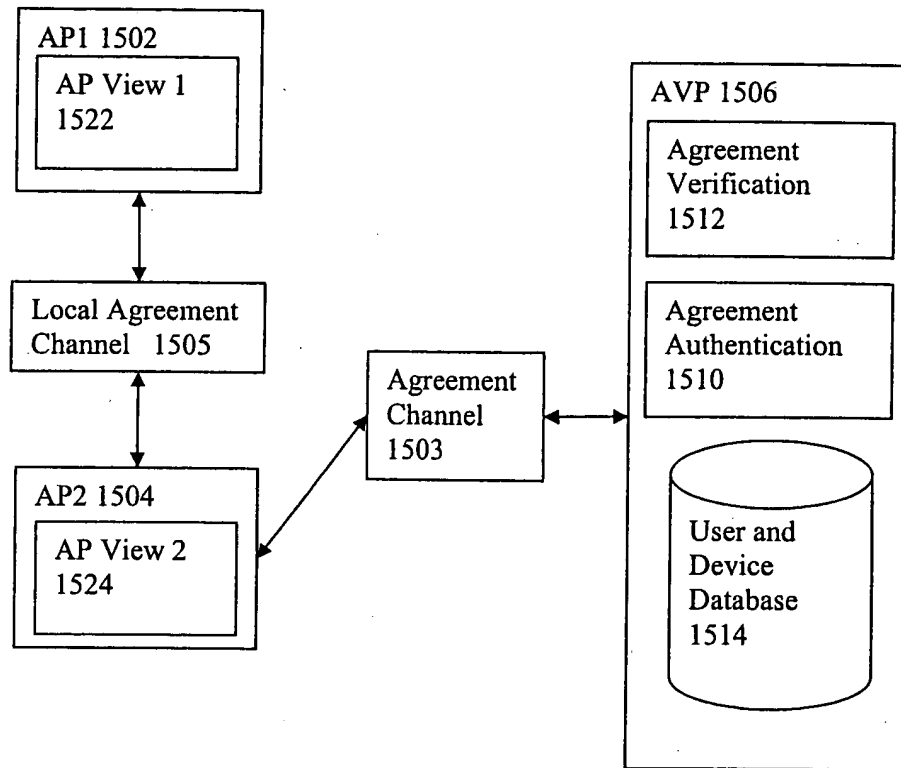


Figure 61

1600

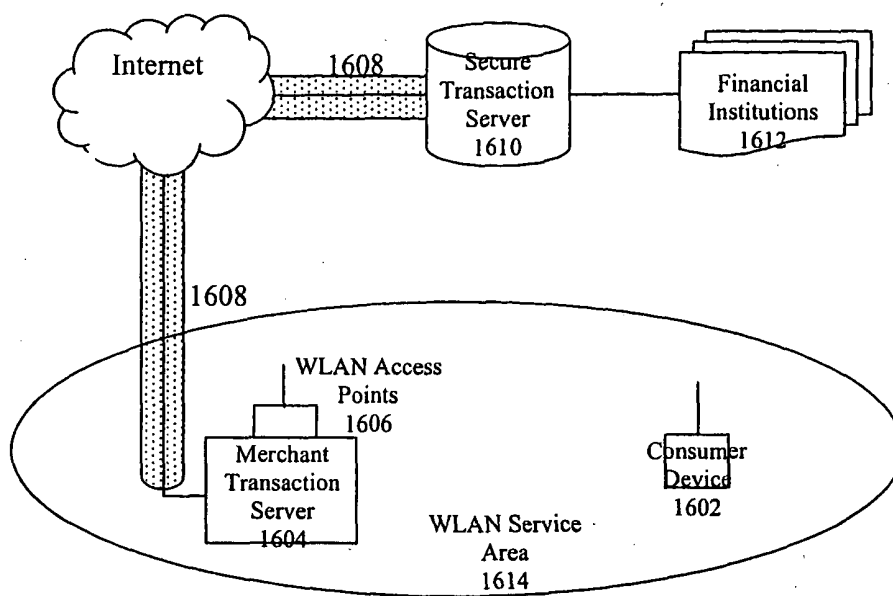


Figure 62

1800

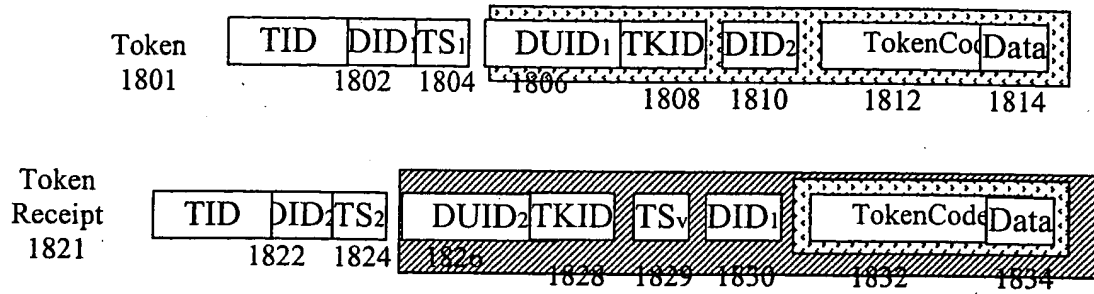


Figure 63